

NOVEMBER 2025

FALL MYSTERY TOURS

The love of friends flows strong and deep, like the colors of autumn, so it makes perfect sense to gather with other Spirit Club friends for a Fall Mystery Tour. We headed out on our motor coaches on October 29 & 30 with two different groups to visit some of our local gems.

Our first stop was the Prairie Woods Nature Center at Oak Grove Park near Hawarden. Emily Ostrander from the Sioux County Conservation presented a very interesting program on owls and then we had a chance to look at the remarkable displays in the beautiful facility.

Then we headed back to Sioux Center to tour Whispers of Love & Hope. This outreach program spreads the message of hope and compassion for women and children who have become survivors of domestic violence. We also visited the Hope Food Pantry on the same campus, their volunteer-based, non-profit is committed to restore hope to the local community. The main form of service is providing free groceries and clothing to those living under the federal poverty line. Our group was touched by the outreach of both entities.

Our lunch stop was at the Heritage Village in Sioux Center. We were served the famous maid rites & root beer floats at Doc's Café. After lunch we had a tour of the historical buildings recreated to preserve Sioux Center's heritage.

We headed over to the ASB Sports Complex, an indoor turf complex designed for athletic competitions and training, wellness activities and events.

To finish our day, we were treated to custard at Sioux Center Culvers. It was a fun day enjoying local highlights.



"The Spirit of Us"

November is here ushering in the season of gratitude and stirring a reflective energy that inspires us to cherish each moment of dwindling daylight and the soothing cool breeze.

On November 11, Americans pause to honor the brave men and women who have served in our military. Veterans Day is a time to reflect, remember, and express our deepest gratitude to those who have sacrificed so much—including time with loved ones—to protect our freedoms. In observance of Veterans Day, our offices will be closed on November 11. We encourage everyone to take a moment to honor and thank our veterans for their service.

As we gather to celebrate Thanksgiving, we reflect on the tradition of giving thanks for the harvest and the blessings in our lives. Today, this holiday continues to be a time for rest, reflection, and connection with loved ones over a shared feast. Our Am Bank Company is deeply grateful to you, our valued customers and clientele. Your friendship and patronage mean the world to us, and we want to express our sincere appreciation for your continued support. Our offices will be closed on Thanksgiving Day to allow our employees to spend time with their families.

American Bank is using a Fraud Busters series to encourage our Spirit Club members to be aware of the many scams targeting our generation. Follow us on our social media for strategies to keep your finances safe. Never share your personal or financial information with anyone you don't know or trust. Scammers often target your emotions—stay alert and cautious when someone tries to pressure or manipulate you.

May this season of gratitude bring joy, peace, and warmth to you and your families.

Thank you, and Happy Thanksgiving!

- Loreen Marra, Spirit Club Coordinator

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CERTIFICATES OF DEPOSIT

ADDITIONAL TERMS, TIERS, & RATES ARE AVAILABLE. CHECK ONLINE OR GIVE US A CALL.

TERM	MINIMUM	COMPOUND	INTEREST RATE	APY*
6 MONTHS	\$10,000	SEMI-ANNUAL	3.81%	3.85%
12 MONTHS	\$10,000	SEMI-ANNUAL	3.67%	3.70%
36 Months Flex	\$10,000	SEMI-ANNUAL	3.47%	3.50%
60 Months 2 Flex	\$10,000	SEMI-ANNUAL	3.47%	3.50%

ALL RATES ARE SUBJECT TO CHANGE. CALL YOUR LOCAL AMERICAN BANK OR VISIT AM-BANK.COM/RATES FOR THE MOST UP TO DATE RATE INFORMATION.

*ANNUAL PERCENTAGE YIELD. APY'S ACCURATE AS OF 11/4/25. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

PLEASE JOIN US FOR OUR
*Chamber Coffee
& Open House*

Le Mars Bank

Wednesday, December 3rd

Chamber Coffee | 9:30am - 10:30am

Customer Appreciation | 11:30am - 1:30pm

Remsen Bank

Tuesday, December 9th

8:30am - 1:00pm



2025 SPIRIT CLUB TRIPS

LET'S TRAVEL TOGETHER AND GET LOST IN BEAUTIFUL PLACES.

Are you ready for adventure, friendship, and unforgettable memories? Traveling with the American Spirit Club and discover how fun and easy it is to travel with a group. Whether it's a scenic bus tour, a cultural city escape, or a relaxing countryside retreat, our trips are designed with comfort, safety, and enjoyment in mind.

Why travel with us?

- Hassle-free planning
- Affordable group rates
- Companionship and shared experiences
- Destinations tailored to senior interests

Let's make new memories together—one trip at a time!

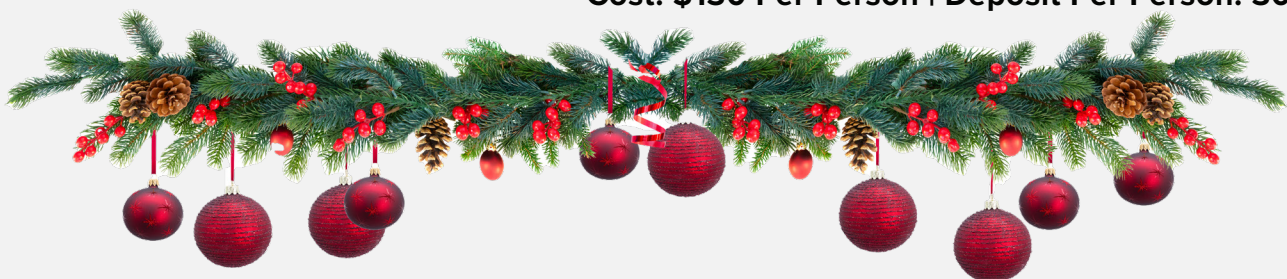
Watch upcoming American Spirit Club newsletters for our upcoming 2026 adventures!



Christmas Show | Friday, December 19

It's the most wonderful time of the year! Join the Spirit Club for a night of Christmas favorites performed in Micheal Buble style by Phil Thompson. Phil is one of the nation's freshest faces to emerge as a pop/instrumental crossover, Phil continues his rigorous tour schedule performing across the globe and will be performing at the Pipestone Performing Arts Center on Friday, December 19. Before the show we will enjoy a delicious dinner.

Cost: \$130 Per Person | Deposit Per Person: 30.00



Christmas in New York City December 1-6, 2025 (Monday - Saturday)

Experience the iconic traditions of Christmas in the Big Apple, from the Christmas Market at Bryant Park, a walking food tour of Greenwich Village and a stroll thru Central Park. A tour of the Radio City Music Hall and attend the Radio City Christmas Spectacular! Meet with a Broadway performer to learn about their life and career and then see a Broadway show. Tour Midtown and Lower Manhattan, reflect at the poignant 9/11 Memorial and Museum, tour Ellis Island and the Statue of Liberty, and so much more! Inclusions: Round-trip airport transfers, round-trip air to NYC, private motorcoach transportation, 5 nights' accommodations in the Times Square District, 8 meals, admissions to attractions as stated on the itinerary, porter services, taxes & gratuities for services, professional tour manager and local NYC tour guide. *This tour is full, but we can check on availability based on current rates.* **Activity Level: Moderate**

Cost: \$5,125 Per Person/DBL \$5,989 per person/Single | Deposit: \$500 per person

AMERICAN SPIRIT CLUB TRIPS FOR 2026

Paradise in Hawaii | January 10-20, 2026

Known for its paradise beaches and incredible volcanoes, the vibrant islands of Hawaii are one of the top tourist destinations of the US and the Spirit Club will be exploring the beauty and wonder of the Hawaiian Islands, January 10-20, 2026. Travel with us and discover Hawaii's beautiful coastlines, breathtaking mountain peaks and the Aloha Spirit on our 11-day land tour of Hawaii's most loved sites. Our first tour will include the history of Pearl Harbor, USS Arizona and USS Missouri located in Honolulu on the island of Oahu with a relaxing stop on Waikiki Beach. Our next few days we will tour the highlights of Kona on the Big Island of Hawaii including Volcanoes National Park, Punalu'u Black Sand Beach and a sunset cruise. Our final island is Maui where we will tour a coffee farm, experience whale-watching, a traditional luau and much more. *This tour is full, but we can check on availability based on current rates.*

Cost: \$7,999 per person/DBL \$9,545/Single | Deposit: \$500

Romantic Danube - Viking Cruises, Longship – Gullveig | June 17-27, 2026

Discover grand cities and quaint villages along the "Blue Danube" aboard Viking Cruises' Longship Gullveig. Spend two nights in Prague, the "City of a Hundred Spires", with visits to the 1,000-year-old Prague Castle and St. Vitus Cathedral. Cross the Charles Bridge to the Old Town Market Square, the most significant square of historical Prague dating back to the 12th century. Explore both sides of fascinating Budapest, experience Vienna's imperial architecture and gracious culture, and tour riverside towns in Austria's Wachau Valley. In Germany, explore a baroque abbey and stroll cobbled streets lined with half-timbered houses. Join us along these culture-rich banks, whose scenic vineyards, ancient monasteries and elegant cities have inspired travelers for centuries. Join the American Spirit Club on a tour on board the elegant Viking's Longship Gullveig on the European Danube River and enjoy the 2-Night Pre-Cruise package in Prague. It is essential to look over the brochure to realize all the highlights and inclusions built in for this trip of a lifetime. Brochures are available on our website, at our branches or contact Loreen and she will send you one.

Cost beginning at \$6,900 Per Person/DBL | Deposit: Only \$25 Per Person

(This is a reduced deposit amount is for a Viking River Cruises promotion that could change at any time.)

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