

SPRINGTIME SPECIAL

Get \$100 off your American Spirit Club Hawaii Tour and/or Danube River Tour's final payments if you send in your registration and pay your deposit by May 31, 2025.

Paradise in Hawaii | January 10-20, 2026

Known for its amazing beaches and incredible volcanoes, the vibrant islands of Hawaii are one of the top tourist destinations of the US. 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 located on Oahu, Maui, and Hawaii the Big Island. Watch for more exciting details in upcoming newsletters and on our website. Springtime Special! Save \$100 off final payment if you send in your registration and pay deposit by May 31, 2025.

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

Romantic Danube - Viking Cruises | June 17-27, 2026

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. Space is limited! Secure your cabin today! Springtime Special! Save \$100 off final payment if you send in your registration and pay deposit by May 31, 2025.

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

TRAVEL SHOW

Christmas in NYC, Hawaii, & Danube River Cruise
Join us for a FREE no obligation presentation
Thur. April 24 | 6:00pm | Community Room
American State Bank | 525 N Main Ave, Sioux Center
Snacks provided!





"The Spirit of Us"

While spring technically begins in March, for me, the month of April is usually when things start feeling light and breezy. April is the month of renewal and new beginnings after a cold and dark winter season. The earth literally comes back to life with vibrant colors and warmer temperatures that carry a natural source of motivation. Enjoy the budding trees and the grass transforming into a green carpet. Every day is different and beautiful. So, make the most out of each day in April.

Live life with no excuses, travel with no regret. Join the Spirit Club for some exciting adventures. We have added another new tour for 2026, the beautiful paradise of Hawaii next January. Join us for a Travel Show highlighting Christmas in NYC, Hawaii and the Danube River Cruise on Thursday, April 24 at 6:00pm in the Community Room at the Sioux Center American State Bank.

As American Spirit Club members I hope you realize how important you are to our Am Bank Company. Many of you have been loyal customers and friends for many years and we appreciate you very much. Thank you for your continued patronage to American State Bank and American Bank.

Easter spells out beauty, the rare beauty of new life

- Loreen Marra, Spirit Club Coordinator Loreen.Marra@ambankco.com

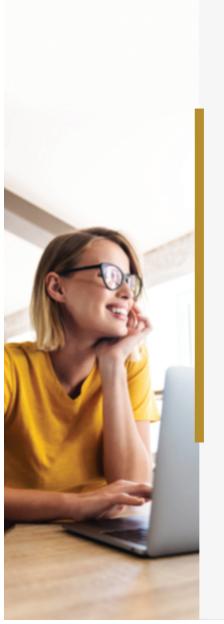
CERTIFICATES OF DEPOSIT

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

TERM	MINIMUM	COMPOUND	INTEREST RATE	APY*
12 MONTHS	\$1,000	SEMI-ANNUAL	3.96%	4.00%
24 MONTHS	\$1,000	SEMI-ANNUAL	3.57%	3.60%
36 MONTHS STEP UP	\$1,000	SEMI-ANNUAL	3.96%	4.00%
60 MONTHS 2 TIME STEP UP	\$1,000	SEMI-ANNUAL	3.42%	3.45%

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

*ANNUAL PERCENTAGE YIELD. APY'S ACCURATE AS OF 3/26/25. MEMBER FDIC. CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE. EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.



ONLINE STATEMENTS

Get more with less by going paperless:

- « Get secure 24/7 access through your online banking account.
- « Receive alerts when your statement is ready.
- View, print, and download up to 18 months of statement history.
- « View images of checks.
- Eliminate the risk of identity theft through lost or stolen mail.

Available for personal checking, savings, credit card, certificates of deposit, and money market accounts.



2025 SPIRIT CLUB TRIPS

May Mystery Day Trip | Tuesday, May 13 or Wednesday, May 14

Are you intrigued by the unknown or do you like surprises? If so, you should join us for our May Mystery Day Trip on Tuesday, May 13 or Wednesday, May 14. None of the details are shared except what time to meet the motor coach. We will have a fun day! These popular tours are full, but you may put your name on the wait-list. Activity Level: Minimal to Moderate

Cost: \$130 per person | Deposit: \$30

Five-Day Iowa Mystery Tour | July 21-25 (Monday-Friday)

Think you know everything about lowa? There's always more to discover! Even if you lived here all your life, there are so many rich and fascinating gems to explore. Join us for a 5 Day Mystery Tour somewhere in lowa. Traveling the world is great but taking in special highlights of our state will be fascinating. The tour will include interesting history, beautiful nature, amazing entertainment, delicious food and nice lodging. Hints will be given during the tour but not before so don't even ask! The cost of the tour includes many tours and entertainment, 4 evenings of hotel accommodations, 11 meals, motor-coach transportation, gratuities and special surprises throughout the tour. **Activity Level: Moderate**

Cost: \$1,100 Per Person/DBI \$1,400 Per Person/Single | Deposit: Per Person: \$200

Niagara Falls & Finger Lakes | August 10-17, 2025 or Niagara Falls & Finger Lakes | September 7-14, 2025

The American Spirit Club will be touring Niagara Falls and New York's Finger Lakes. Marvel at the majestic waterfalls and be mesmerized by the tranquil, picturesque scenery. Discover the architectural brilliance of Frank Lloyd Wright's creations and be captivated by the enchanting illumination of the falls, transforming this natural wonder into a breathtaking display of colorful lights against the night sky. **Both tours are full at this time, but you can add your name to the waiting lists.**

Cost: \$3,995 Per Person/DBI \$4,795/Single | Deposit Per Person: \$500

Fall Mystery Tour | Wednesday, October 29 or Thursday, October 30

Join us for our Fall Mystery Tour on Wednesday, October 29 or Thursday, October 30, for a fun day of surprises. Fall is a beautiful time of the year for an adventure with friends! Call soon to sign up for one of these Mystery Tour days because they fill up very fast. Both tours are full at this time, but you can add your name to the waiting lists. Activity Level: Minimal to Moderate Cost: \$130 | Deposit: \$30

Branson & Kansas City # 1 | November 10-14 (Monday – Friday) or Branson & Kansas City # 2 | November 17-21 (Monday – Friday)

The Spirit Club tour to Branson & Kansas City is always very popular, so we have planned two tours this year. Our first tour will be November 10-14, and the second will be November 17-21. The entertainment line-up will include, Presley's Country Jubilee, Clay Cooper's Country Express, Hughes Brothers, The Haygoods, Hot Rods & High Heels, David at the Sight and Sound Theatre, and Nature at Night Cave Tour at Top of the Rock. On Thursday, we will travel to Kansas City to attend a dinner theatre. This amazing tour includes 8 shows, 11 meals, 4 nights lodging, gratuities, and motor coach transportation. This tour fills up very quickly so if you are interested, please send in your deposit and registration form ASAP! **Level: Moderate**

Cost: \$1,200 Per Person/DBL \$1,450/Single | Deposit: \$200

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. For a complete listing of all highlights included find the brochure on our website, at your local branch or contact Loreen and she will mail you one. **Activity Level: Moderate**

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

AMERICAN SPIRIT CLUB TRIPS FOR 2026

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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. Space is limited! Secure your cabin today! Springtime Special! Save \$100 off final payment if you send in your registration and pay deposit by May 31, 2025.

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.)

AMERICAN STATE BANK

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525 N Main Ave Sioux Center, IA 51250 712.722.4846 **234** 5th Ave SW Le Mars, IA 51031 712.546.2345