

JULY 2026

AMERICAN SPIRIT CLUB EXPLORES **OLD-WORLD EUROPE**

From June 17–27, an enthusiastic group of American Spirit Club members set out to experience the romance and history of old-world Europe. The journey began with two memorable days in Prague, where travelers explored iconic landmarks including the 1,000-year-old Prague Castle, St. Vitus Cathedral, and the Charles Bridge.

After Prague, the group continued their adventure aboard the Viking Longship Gullveig, traveling through the scenic Danube River region and enjoying the comfort and camaraderie of river cruising. The ship stopped at several remarkable ports, often docking for one to two nights so travelers could fully experience each destination: Regensburg, Passau, Krems, Vienna, and Budapest. Each day offered engaging excursions that brought the history, culture, and character of the local regions to life.

Along the way, travelers enjoyed delicious meals, beautiful scenery, and the warm companionship of fellow club members. Together, these experiences made the journey a memorable European adventure.



“The Spirit of Us”

July is the heart of summer, a season filled with long, sunlit days, vibrant energy, and endless opportunities to enjoy life’s simple pleasures. It is a time to appreciate the beauty of nature, celebrate our nation’s independence, and connect with family and friends. This year, July 4 marks a historic milestone as the United States celebrates its 250th anniversary, with special festivities taking place across the country. In observance of Independence Day, our banks will be closed on Saturday, July 4. This allows our employees time to celebrate with their loved ones. As always, our ATMs and online banking services will remain available for your convenience.

Thank you to everyone who attended the American Spirit Club Dinner on June 9 at the Terrace View Event Center. This is a special night for us at American State Bank, because we get to celebrate our American Spirit Club members. Many of you have been friends & customers for many years. We appreciate you very much. The tropical theme of the evening reminded us to embrace life in full bloom and make each day meaningful.

The Spirit Club has had some awesome adventures in the first half of the year and we are looking forward to many more in 2026 and some already planned for 2027. Group travel is a great way to travel because we plan interesting itineraries, make reservations for delicious meals and do the driving for you. A bonus is you get to meet new people and get reacquainted with friends you met before on our tours. Take the time to check out the new October Mystery Day trips and all the other upcoming adventures. The tours for 2027 have been very well received, so if you have always wanted to travel to Italy or Alaska contact us with any questions.

In July, let the warmth of the sun fill your heart and spark your joy.

- 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	\$1,000	AT MATURITY	3.76%	3.80%
24 MONTHS	\$1,000	SEMI-ANNUAL	4.06%	4.10%
36 MONTHS STEP UP	\$1,000	SEMI-ANNUAL	3.47%	3.50%
60 MONTHS 2 TIME STEP UP	\$1,000	SEMI-ANNUAL	3.47%	3.50%

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 6/29/26. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

Your COMMUNITY CERTIFICATE OF DEPOSIT

Sioux Center Health is celebrating their
75TH ANNIVERSARY!

For each CD opened, American State Bank will donate
\$75 to support Sioux Center Health.¹

7 MONTH
5.00% APY²
\$1,000 MINIMUM | \$10,000 MAXIMUM

ONLY AVAILABLE IN PERSON AT OUR
SIOUX CENTER AND HULL LOCATIONS.



**LIMITED
TIME OFFER!**



¹Promotion terms: 7 month CD, 5.00% APY, \$1,000 min / \$10,000 max opening deposit, 1 CD per household, offer valid for the first 1,000 CDs opened, applicable to Your Community CDs only. For each CD opened, the Bank will donate \$75 to Sioux Center Health.
²Annual Percentage Yield (APY) accurate as of 6/29/26 and assumes principal and interest remain on deposit at the current rate for one year. Early withdrawal penalties may apply. Fees may reduce earnings. Bank may withdraw offer at any time. Member FDIC.

2026 SPIRIT CLUB TRIPS

Journey Through the Canadian Rockies | August 8-15, 2026

Experience one of North America's most breathtaking regions on this spectacular eight-day journey through the Canadian Rockies, where dramatic mountain scenery, turquoise lakes, and iconic national parks create unforgettable memories. Highlights include a scenic Sulphur Mountain gondola ride, visits to Lake Louise and Moraine Lake, and a drive along the legendary Icefields Parkway. This remarkable adventure continues through Banff, Jasper, Waterton Lakes, and Glacier National Parks, featuring a ride across the Columbia Icefield, a classic Red Jammer Bus journey along Glacier's Going-to-the-Sun Road, and cultural stops at the Bar U Ranch National Historic Site, Head-Smashed-In Buffalo Jump UNESCO World Heritage Site, and panoramic views from the Calgary Tower. With round-trip airfare, expert local guides, premium accommodation, and a carefully curated itinerary, this is truly a once-in-a-lifetime experience. ***This tour was very well received. If you are interested, please contact us and we will put your name on the waitlist.***

Activity Level: Moderate

Cost: \$ 6,285 per person/DBL \$7,869/Single | Deposit: \$500

Amish Country & The Ark Encounter | September 14-19, 2026

Step back into a world of tradition, faith, and heartfelt Americana on this thoughtfully paced journey through the Amish Country and the Ark Encounter in Kentucky. This enriching six-day tour blends cultural discovery with unforgettable experiences—from a guided horse-drawn buggy ride through peaceful Amish countryside and a live performance at the beloved Blue Gate Theatre, to browsing the famous Shipshewana Flea Market and enjoying a relaxing BB Riverboats dinner cruise on the Ohio River. A true highlight of the journey is a full day at the awe-inspiring Ark Encounter, featuring a life-size replica of Noah's Ark with immersive exhibits that bring history and faith to life. ***This tour was very well received. If you are interested, please contact us and we will put your name on the waitlist.*** **Activity Level: Moderate**

Cost: \$ 1,949 per person/DBL \$2,385/Single | Deposit: \$250

Fall Mystery Tour | Tuesday, October 6 or Wednesday, October 7

Join us for our Fall Mystery Tour on Tuesday, October 7 or Wednesday, October 7 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. **Activity Level: Minimal to Moderate**

Cost: \$130 Deposit: \$30

Branson & Kansas City # 1 | November 2-6 (Monday – Friday) or

Branson & Kansas City # 2 | November 9-13 (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 2-6, and the second will be November 9-13. The entertainment line-up will include Dean Z, Clay Cooper's Country Express, Hits of the 60's, Miracle of Christmas at the Sight and Sound Theatre, Tour of Dogwood Canyon Nature Park, Texas Tenor Christmas, and SIX the Christmas Show. On Thursday, we will travel to Kansas City to attend "The Hallelujah Girls" at The New Theatre & Restaurant. This amazing tour includes 8 shows, 10 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 Per Person: \$200

Italy Backroads Adventure | April 11-19, 2027

Experience Italy's iconic sights and hidden gems on an exciting, American Spirit Club journey from Renaissance Florence, into the rolling hills of Tuscany, and on to the Ligurian Coast. Enjoy guided walks in San Gimignano and Volterra, market tastings in Florence, and a visit to Pisa's famous Square of Miracles. Along the way, savor authentic food experiences, from a saffron farmhouse lunch and Tuscan wine tasting to a pesto-making demonstration. Finish with unforgettable coastal scenery as you explore the Cinque Terre villages by train and boat, and cruise to glamorous Portofino. It would be beneficial to look over the brochure to realize all the highlights and inclusions built in for this amazing tour. Brochures are available on our website, at our branches or contact Loreen and she will send you one. **Activity Level: Moderate**

Cost: \$5,980 Per Person/DBL \$6,470/Single | Deposit: Per Person \$500



Alaska by Land & Sea | June 10-21, 2027

Have you always wanted to experience Alaska? If so, join the American Spirit Club for an unforgettable Alaskan 5-day land tour and 7-day cruise adventure featuring a scenic rail journey, Denali's breathtaking wilderness, up-close wildlife encounters, and a 7-night voyage aboard Norwegian Jade to iconic ports like Juneau, Skagway, and Ketchikan—plus awe-inspiring days at Hubbard Glacier and cruising the Inside Passage. With comfortable accommodations, memorable included highlights, and the ease of traveling with a group, all you have to do is show up and enjoy the view. Space is limited—reserve your spot today and start counting down to Alaska! Take a peek at the brochure to discover all the extras and standout moments included in this incredible tour. Brochures are available on our website, at our branches or we will send you one.

Activity Level: Moderate

Cost beginning at \$6,265 Per Person/DBL | Deposit: Per Person \$500



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