

# OCTOBER 2026

## AMISH COUNTRY & THE ARK ENCOUNTER

Travel is the art of turning dreams into memories, and our American Spirit Club group did just that this September on a six-day journey from the Quad Cities of Iowa to Shipshewana, Indiana, and Williamstown, Kentucky.

Our first stop was the John Deere Pavilion in Moline, Illinois, where we explored present and future innovations while gaining a new appreciation for the company's agricultural heritage. Many of us were struck by the enormous scale of today's equipment compared with the machinery our parents' generation used to work the land.

On the second day of our adventure, we arrived in the beautiful Amish country near Shipshewana, Indiana. We took a horse-drawn buggy ride, browsed quaint shops filled with beautiful Amish goods, and shared a delicious family-style Amish meal. That evening, we attended an impressive performance of "Love Comes Softly," a poignant tale of a young woman's journey on the 1800s frontier. The next day, we spent a few hours hunting for treasures at the Shipshewana Flea Market.

From there, we traveled to the Ohio-Kentucky border for a dinner cruise aboard a BB Riverboat. As we relaxed on the Ohio River, we enjoyed views of the river cities of Cincinnati and Covington.

One of the highlights of the tour was the Ark Encounter in Williamstown, Kentucky, where Bible history came to life inside a full-size representation of Noah's Ark. The massive structure and remarkable craftsmanship of the hull were only the beginning. Historically detailed, artistic exhibits inspired us to explore the biblical account of Noah's Ark more deeply.

Along the way, we enjoyed many delicious meals, lively conversations, and the chance to form new friendships - special reminders of why group travel is such a treat.



## *"The Spirit of Us"*

Every month has its own unique essence, but October's vibe is truly one of a kind. With fall arriving in full force, the leaves turning vibrant colors, no other month is quite as magical, comforting, and charming. October gives us 31 full days of cozy flannels, seasonal decorations, pumpkin spice, leaf piles, corn mazes, and so much more festive fun. Here's to a beautiful month.

Mark your calendar for an informative Estate Planning Seminar hosted by American Investment & Trust and the American Spirit Club on Monday, October 19, at 6:00 p.m. at the Terrace View Event Center in Sioux Center. Join attorney Ross Den Herder and the advisors of American Investment & Trust as they discuss important estate planning strategies designed to help protect your assets, provide for your loved ones, and ensure your wishes are carried out for years to come. More information can be found on the second page of this publication.

Cybercriminals increasingly target older adults with phishing scams, fraudulent QR codes, and social engineering, putting victims at risk of identity theft, financial fraud, and unauthorized account access. Cybersecurity Awareness Month, observed each October, highlights our shared responsibility to safeguard personal and organizational data, prevent cyberattacks, and build resilient digital habits. Led by the National Cybersecurity Alliance, this year's campaign theme, "Don't Make It Easy for Them," focuses on everyday vulnerabilities such as weak passwords and unpatched software. Remember: you are your best defense. Because many scams use urgent or emotional appeals to target older adults, verify suspicious messages, calls, and emails before responding. If you are unsure, contact your bank or a trusted technology support service. See this newsletter's key cybersecurity tips for senior citizens.

*Autumn is the season that teaches us that change can be beautiful.*

*- 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 | 3.81%         | 3.85% |
| 18 MONTHS                | \$1,000 | SEMI-ANNUAL | 4.06%         | 4.10% |
| 24 MONTHS                | \$1,000 | SEMI-ANNUAL | 4.16%         | 4.20% |
| 60 MONTHS 2 TIME STEP UP | \$1,000 | SEMI-ANNUAL | 3.96%         | 4.00% |

ALL RATES ARE SUBJECT TO CHANGE. CALL YOUR LOCAL AMERICAN STATE BANK OR VISIT [MYASB.COM/RATES](https://myasb.com/rates) FOR THE MOST UP TO DATE RATE INFORMATION.

\*ANNUAL PERCENTAGE YIELD. APY'S ACCURATE AS OF 9/29/26. MEMBER FDIC.  
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.  
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

## ESTATE PLANNING SEMINAR

HOSTED BY AMERICAN INVESTMENT & TRUST AND THE AMERICAN SPIRIT CLUB

**Monday, October 19, at 6:00 p.m.**

at the Terrace View Event Center in Sioux Center.

Join attorney Ross Den Herder and the advisors of American Investment & Trust as they discuss important estate planning strategies designed to help protect your assets, provide for your loved ones, and ensure your wishes are carried out for years to come.

Whether you are creating an estate plan for the first time or reviewing a plan that has been in place for years, you'll gain practical insights on:

- « Wills and trusts and how they work
- « Avoiding common estate planning mistakes
- « Powers of attorney and other essential planning tools
- « Protecting family assets and reducing stress for loved ones
- « Choosing the right people to carry out your wishes, including the benefits of a corporate trustee to provide professional guidance, continuity, and impartial administration

**THERE IS NO COST TO ATTEND,  
BUT SEATING IS LIMITED. PLEASE RSVP BY MONDAY, OCTOBER 12 BY  
CALLING AMERICAN INVESTMENT & TRUST AT 712-722-4848.**



# 2026 SPIRIT CLUB TRIPS

## KEY TIPS FOR CYBERSECURITY FOR SENIOR CITIZENS

- Limit information sharing: Avoid posting sensitive details (SSN, home address, financial info) on social media or unsecured sites.
- Adjust privacy settings: Restrict social media posts to “friends only” and decline unknown friend requests.
- Be cautious with QR codes: Scan only those from trusted sources.
- Secure devices: Use strong, unique passwords and updated antivirus software.
- Enable multi-factor authentication (MFA): Adds an extra barrier against unauthorized access.
- Update software: Keep operating systems, apps, and security tools current.
- Report suspicious activity: Contact banks, service providers, and CISA if you suspect a scam.

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

Join us for our Fall Mystery Tour on Tuesday, October 6 or Wednesday, October 7 for a fun day of surprises. Fall is a beautiful time of the year for an adventure with friends! *Both tours are full. Please contact us to put your name on the waitlist.* **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. ***Both tours are full. Please contact us to put your name on the waitlist.*** **Level: Moderate**

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

### A Christmas Story, The Musical” | December 17 (Thursday)

Celebrate the holidays with “A Christmas Story, The Musical” at the Sioux City Orpheum on Thursday, December 17. This heartwarming Broadway musical brings Ralphie Parker's unforgettable Christmas wish to life on the stage with humor, nostalgia and festive fun. Set in 1940's Indiana, a young and bespectacled Ralphie Parker schemes his way toward the holiday of his dreams. An infamous leg lamp, outrageous pink bunny pajamas, a maniacal department store Santa, and a triple-dog dare to lick a freezing flagpole are just a few of the distractions that stand between Ralphie and his Christmas wish. The Spirit Club will have dinner before the performance. The cost includes dinner, a Broadway ticket, motorcoach transportation and gratuities. *The tickets are sold out but you can call to put your name on the waitlist.* **Activity Level:**

**Minimal**

**Cost: \$140 | Deposit \$40**

### 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. Filling up quickly, please call for availability. **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. Just a few cabins left please call for availability! **Activity Level: Moderate**

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



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