

JANUARY 2026

MAGICAL NEW YORK CITY

The American Spirit Club celebrated the holiday season in New York City during the first week of December. From the energy of Times Square to the festive Holiday Markets at Bryant Park, the city sparkled with lights and music. Highlights included the Rockettes' Christmas performance, the iconic Rockefeller Center tree, and the dazzling Fifth Avenue light displays. Members enjoyed a choice of three Broadway shows, met a Broadway artist, and reflected at the 9/11 Memorial and Museum. The itinerary also featured visits to Ellis Island and the Statue of Liberty, along with exceptional dining experiences and a Greenwich Village Food and Culture walking tour. Visiting the Big Apple was a trip of a lifetime for the members of our group.



SPIRIT CLUB RINGS IN THE HOLIDAYS WITH FESTIVE PERFORMANCE AND FINE DINING

On December 19, the Spirit Club ushered in the Christmas season with an evening of music and celebration at the Pipestone Performing Arts Center. Guests were treated to a captivating performance by Phil Thompson and his talented ensemble, featuring timeless holiday classics in the style of Michael Bublé and other legendary artists.

The festivities began with a delightful dining experience at the Stone House Restaurant, where members enjoyed exceptional cuisine and warm conversation. The event provided a perfect blend of entertainment and fellowship, creating a memorable start to the holiday season.



"The Spirit of Us"

The new year stands before us, like a chapter in a book, waiting to be written. As a valued American Spirit Club member, we're thrilled to invite you to participate in our members-only events and join our tours. Traveling with others who have similar interests is not only rewarding and fun, but it is also a wonderful way to create lasting friendships on a memorable journey. Group vacations create a feeling of safety and companionship that is enhanced by exploring exciting destinations. Let's make memories together! In this newsletter I have included 1-day trips, overnight tours and extended tours for 2026. Please note that there will be a few more day trips added throughout the year so keep checking your monthly newsletter. There is a sign-up sheet included. Please fill it out, sign the Terms & Conditions on the back of the form and send in your deposit as soon as possible. The past few years the tours have filled up very quickly. Please contact me if you have any questions about the tours.

On the second page of this publication is the information on the Activity Levels listed for each tour. It is a good idea to check this as some tours include more walking and standing than others.

Our offices will be closed on Monday, January 19, in observation of Martin Luther King Jr Day. For your convenience you may use our ATM machines and online banking.

Happy New Year and thank you for your continued loyalty to our company and the American Spirit Club.

Write it in your heart that every day is the best day in the year.

- 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*
182 DAYS	\$10,000	SEMI-ANNUAL	3.81%	3.85%
12 MONTHS	\$10,000	SEMI-ANNUAL	3.67%	3.70%
36 MONTH "FLEX"	\$10,000	SEMI-ANNUAL	3.47%	3.50%
60 MONTH "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 12/29/25. MEMBER FDIC.
CERTIFICATE OF DEPOSITS: BANK CAN WITHDRAW OFFER AT ANY TIME WITHOUT NOTICE.
EARLY WITHDRAWAL PENALTIES MAY APPLY. SEE BANK FOR COMPLETE DETAILS.

ACTIVITY LEVELS FOR TOURS

The American Spirit Club plans a variety of tours for all ages and capabilities. Some tours take more endurance, and others involve less walking and fewer steps to climb. Unfortunately, due to insurance and liability restrictions, neither the Spirit Club coordinator, nor the motor coach driver, is permitted to provide physical assistance to our guests. If a traveler can reasonably anticipate being in need of assistance on a tour, he or she should travel with a companion who is capable of providing that assistance. Please use the following guide for the activity levels for our tours. I will be adding the activity level to each description of the tours.

Activity Levels

- 1. Easy to Minimal:** Mostly panoramic sightseeing: 1-2 hours of easy-paced walking at a time; minimal stairs and uneven surfaces; must be able to physically get on/off the motorcoach.
- 2. Minimal to Moderate:** 2-3 hours of easy-paced walking at a time; some stairs and uneven surfaces due to nature of attractions.
- 3. Moderate:** 3-4 hours of walking/standing at a time; some stairs, inclines, and uneven surfaces due to nature of attractions.
- 4. Moderate to Energetic:** 4-6 hours of walking/standing/physical activity; stairs, inclines, and uneven surfaces due to nature of attractions.
- 5. Energetic:** Excellent health is required for this on-the-go tour; involves strenuous activities and more than 6 hours of activity at a more vigorous pace.

2026 SPIRIT CLUB TRIPS

Paradise in Hawaii | January 10-20, 2026

The American Spirit Club Hawaii tour sold out!

“Guys & Dolls” at the Chanhassen Dinner Theatre April 8-9 (Wednesday & Thursday)

On Wednesday and Thursday, April 8-9 the Spirit Club will be traveling to the Chanhassen Dinner Theatre for the electric staging of “Guys and Dolls”. From the gritty streets of New York to the colorful cafes of Havana, Guys and Dolls is a grand spectacle of music and comedy to delight audiences of all ages. Your getaway features a dinner theatre experience, four additional delicious meals, mystery stops, comfortable hotel stays, luxury motorcoach travel, and thoughtful surprises along the way. **Activity Level: Minimal to Moderate**

Cost: \$410 Per Person/DBI \$460 Per Person/Single | Deposit: Per Person: \$100

May Mystery Day Trip | Tuesday, May 12 or Wednesday, May 13

Love Surprises? Join us for an unforgettable Mystery Day Trip on Tuesday, May 12 or Wednesday, May 13! The destination remains a secret – just meet the motorcoach and let the adventure unfold. Enjoy a day filled with fun and discovery.

Activity Level: Minimal to Moderate | Cost: \$130 Deposit: \$30

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 cobble 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.)

Twins Baseball & Church Basement Ladies

Wednesday, July 29 – Thursday, July 30

Get ready for an amazing getaway packed with excitement! On Wednesday, July 29, cheer on the Minnesota Twins as they take on Kansas City at Target Field. Then, on Thursday, July 30, laugh and enjoy the hit comedy Church Basement Ladies: A Second Helping at the Plymouth Playhouse. Don’t miss this perfect mix of baseball, live theater and mystery stops along the way-reserve your spot today! **Activity Level: Minimal to Moderate**

Cost: \$425 Per Person/DBI \$475 Per Person/Single | Deposit: Per Person: \$100

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 popular international tour has limited availability. Brochures are available on our website, at our branches or contact Loreen and she will send you one. **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. Additional memorable moments include guided tours of historic churches, a lively "Saints and Sinners" themed dinner, and a visit to Prairie Fruits Farm & Creamery for a taste of Midwestern craftsmanship. With comfortable motorcoach transportation, quality accommodation, and many meals included, this inspiring tour offers exceptional value and meaningful experiences throughout. Space is limited. Brochures are available on our website, at our branches or contact Loreen and she will send you one. **Activity Level: Moderate**

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

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

Branson & Kansas City # 2 | November 9-13 (Monday – Friday)

Our annual tradition is to visit Branson in November for some of the best entertainment around. The Branson Tour is very popular, so we have planned two tours. Both tours will include the same shows and hotel stays. Watch the upcoming newsletters for the listing of the exciting shows and fun attractions we will attend. These tours fill up very fast, so if you are interested, send in your deposit quickly. **Activity Level: Minimal to Moderate**

Cost: TBD/DBL | Deposit: \$200

AMERICAN STATE BANK

**525 N Main Ave
Sioux Center, IA 51250**
712.722.4846

AMERICAN BANK

**234 5th Ave SW
Le Mars, IA 51031**
712.546.2345