

# The News



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## Multi-Million-Dollar FDIC Protection

What is it and how do you get it?

At no cost to you CDARS & ICS are programs that allow you to enjoy the safety and simplicity that comes with access to multi-million-dollar FDIC insurance through a single bank relationship, a **Kerndt Brothers Savings Bank** relationship.

Offering our customers greater security, convenience, with one regular statement and one year end tax form.

We'll put your higher balances to work, then do the work for you.

It's what community banking is all about.



- Jim Kerndt

**BREAKING NEWS**



**BRANDON RUDE JOINS  
KERNDT BROTHERS WEALTH MANAGEMENT SERVICES  
WIN, WIN, WIN!**

Kerndt Brothers Savings Bank has acquired the Securities America branch office of Rude’s Investment & Insurance Center, which was owned and operated by Brandon Rude in Decorah, IA (win)

With over **15 years of experience in the investment field**, we are so pleased Brandon has decided to join KBSB Wealth Management Services. (win)

*A well-rounded ally, Brandon is ready to help you with the complex tasks of financial planning, helping you **prepare now and enjoy retirement later.** (win)*



## ABOUT TRAVEL

**I know it's been said that there are as many opinions as there are people, but seriously I would love yours!** When Connie asked if I would help with our Heritage Travel Club, I felt like a kid in a candy shop. SO MANY amazing places to go that soon my head started to spin. My first and albeit tentative step in planning is for a one-day trip to Le Claire. **I hope you'll join us.** I tried to put a little something in the day for everyone!

I will be planning a domestic trip for 2024 and would love to hear what might be on your bucket list.

Our own Heritage Club member, Jim Barry, told me about an amazing trip on the **Columbia & Snake Rivers from Portland Oregon to Clarkstown Washington with all the fabulous amenities you can imagine from the freshest seafood to the finest local wines.**

It sounds amazing, let me know if you agree.

- Amy Stracener



Suggestions are always welcome!

Amy Stracener - 563-538-0378  
astracener@kerndtbrothers.com

My office is located at the Lansing Branch  
and my door is always open.

***Or I can meet you at your local branch!***

## **Kerndt Brothers Savings Bank Heritage Travel Club!**

### **What we'll do to make sure your travel with us is worry free.**

**1. When you travel with our Heritage Club, we'll naturally take care of alerting** our deposit operations department about your trip details preventing any unnecessary issues with your bank cards. This ensures that your transactions won't be flagged as suspicious, providing you with uninterrupted access to your funds while you're away.

**2. We'll also walk you through setting up our account alert services** to stay updated on any activity related to your accounts. Receive real-time notifications for transactions, withdrawals, and balance changes. If any unauthorized activity occurs, you'll be alerted immediately, allowing you to take swift action to protect your finances.

**3. We'll suggest you carry limited payment options:** You can minimize risk by carrying only the necessary payment options. It's wise to bring one or two credit or debit cards, rather than carrying multiple cards with you. This way, if your wallet is lost or stolen, you'll have fewer accounts to report and manage.

**4. Keep Copies of Important Documents:** Before leaving for your journey, we'll make photocopies or digital scans of essential documents such as your passport, driver's license, credit cards, and travel insurance. You'll want to store these copies separately from the originals to have a backup in case of any unfortunate incidents.

**5. We will help you set-up our Mobile Banking app prior to travel:** It's easy to install the Kerndt Brothers Savings Bank mobile banking app on your smartphone. Our mobile app allows you to monitor your accounts and transfer funds. It's a powerful tool to have at your fingertips when you need it most. **Stop in any branch for help with set-up.**

**6. Be Cautious with ATMs:** Using ATMs in unfamiliar places can pose a security risk. Opt for ATMs located within reputable banks or secure areas and avoid using standalone machines that may have skimming devices. Cover your PIN when entering it and be aware of your surroundings.

**With our secure banking services, you can focus on creating unforgettable memories during your adventures. Wherever we go, know that we are here to support you every step of the way.**

***Pro Tip: When traveling, make sure you use secure Wi-Fi networks: While staying connected during your travels may be important, it's equally crucial to use secure Wi-Fi networks. Public Wi-Fi can be vulnerable to cyberattacks, potentially compromising your sensitive information. When accessing your bank accounts or making transactions, use a virtual private network (VPN) to encrypt your data and keep it safe from prying eyes.***

**Let me know when you'll be stopping in for copies and or to download our mobile app and I will make arrangements to assist you.**

**Amy - astracener@kerndtbrothers.com or call 563-538-0378**

# LET'S GO TO LE CLAIRE, IOWA!

## Travel Itinerary

Visit the American Pickers Museum, have lunch (not turkey), do a little Christmas shopping or sample a handcrafted cocktail  
*in charming Le Claire, Iowa*

Thursday, December 7th, 2023

### DEPARTURE & ARRIVAL

DEPARTURE	Decorah guests may board the coach at 703 Dudley St. at 6:15 AM pick-up in Lansing, Waukon, West Union at 7:00, 7:30, 8:30 AM respectively
ARRIVE	Le Claire Information Center at 11:15 AM to pick our Step-on guide for a short tour of Le Claire

### MORNING ACTIVITY

 11:30	<b>First Stop: Antique Archaeology</b> , a business owned by Mike Wolf of American Pickers see regularly on the History Channel. Souvenirs and antiques available for purchase.
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### LUNCH

 12:30	<b>Crane &amp; Pelican</b> arguably the most adorable restaurant in Iowa, located downtown in the historic Dawley House offering real hand-crafted food and a full bar.
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### AFTERNOON ACTIVITY

 1:30	<b>Christmas Shop LeClaire:</b> Boutiques, antique shops, gifts, jewelry, etc., etc., etc.! Don't forget to pick-up a snack for the road at the <b>Shameless Chocoholic</b> or <b>Kernel Cody's Popcorn</b> . <b>If shopping isn't your cup of tea, feel free to tour the Mississippi River Distilling Company and sample a handcrafted cocktail made from locally grown grain.</b>
2:30	<b>Depart Le Claire:</b> Quick dinner stop on your own.

HOME: WEST UNION - 5:30, WAUKON - 6:15, LANSING - 6:45, DECORAH 7:30PM

Cost · \$194 Per Guest

**Reservation and payment by October 1st!** You don't have to be a Heritage Club member to join us on this trip, feel free to invite family, friends, or co-workers!

## What's New

### Did you know...

That Kerndt Brothers Savings bank is committed to environmental sustainability. In fact our main branch in Lansing is powered almost entirely by the sun. Bank wide we make every effort to use less plastic and more recyclable products.

Using solar energy offers numerous advantages as a sustainable and renewable source of power. As technology advances, solar power systems become more efficient and cost-effective, making it an increasingly attractive option for homeowners and businesses alike. Embracing solar energy not only helps mitigate environmental impacts but also stimulates economic growth and job creation in the renewable energy sector. Its clean, sustainable nature makes solar energy a key player in transitioning towards a greener and more sustainable future.

***This Fall Kerndt Brothers Savings Bank will be introducing a solar energy financing program so great you'll think it's powered by the sun!***

COMIC  
RELIEF  
CORNER!



"And, if you fall behind on payments, it drives itself back to the dealership."

Kerndt Brothers Savings Bank

Below is short Heritage Club Survey I would welcome you to take. Your input will help me plan trips, the types of trips, programs and activities you are interested in as I plan for 2024.

Please take the time to complete the survey and **return to the bank no later than September 15th.**

Name (please print) \_\_\_\_\_

### SURVEY

Do you travel with the Heritage Club \_\_\_\_ yes, \_\_\_\_ no? If not, why \_\_\_\_\_

Do you prefer: \_\_\_\_ day trips \_\_\_\_ overnight \_\_\_\_ #days \_\_\_\_ what months?  
\_\_\_\_ foreign \_\_\_\_ domestic \_\_\_\_ plane \_\_\_\_ boat \_\_\_\_ train \_\_\_\_ bus  
\_\_\_\_ ship \_\_\_\_ daytime \_\_\_\_ evening \_\_\_\_ weekends \_\_\_\_ golf \_\_\_\_ fish  
\_\_\_\_ spa \_\_\_\_ shopping \_\_\_\_ dining

Please indicate your top three choices for Domestic travel:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Please indicate your top three choices for International travel:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Please indicate your top three cruise destinations:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

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P.O. BOX 370  
370 MAIN STREET  
LANSING, IOWA 52151  
RETURN SERVICE REQUESTED

PRESORTED  
STANDARD  
U.S. POSTAGE PAID  
LANSING, IOWA 52151  
PERMIT # 16

Thank you so much for your input! **Please respond by 9/15/23**  
**Amy Stracener:** 319-432-5958 - astracener@kerndtbrothers.com  
KBSB 370 Main Street, Lansing, IA 52151



Not a fan of filling out surveys? ... **What if we sweeten the pot?!** Everyone who responds to our Heritage Club survey is automatically entered for a chance to win **\$100 off their next Heritage Club Trip!** Winner announced 9/16/23.

