



# HERITAGE CLUB

## EXPLORE MORE, STRESS LESS

Recognizing and rewarding our long-time friends is an honored tradition at Kerndt Brothers Bank. That's why Heritage Club members enjoy access to all sorts of opportunities, including club trips, social events, educational seminars — even extended travel to domestic and foreign destinations at attractive discount rates. Even better, every experience is entirely planned *and* fully escorted by Kerndt Brothers Bank. That means *you* can site-see stress free.

### Member Benefits:

- Club newsletter with timely details on upcoming trips, activities, and other points of interest
- 50% discount on any safe deposit box rental
- Free Notary Service
- One free box of standard checks per year
- Free digital banking services: online banking, mobile banking and online bill pay
- No charge by our bank for ATM and debit card use
- No annual credit card fee
- Free annual insurance check-up by Kerndt Brothers Insurance Agency
- Free annual investment review from Kerndt Brothers Wealth Management Services\*

**We know what you're thinking — "Sign me up!"** There is no cost to join Classic Heritage Club. We simply ask that you maintain at least one of the following banking relationships with us:

- \$2,500 or more in a Checking or Savings account
- \$10,000 or more in CDs, IRAs or Money Market accounts
- Mortgage, Home Equity, or Home Equity Line of Credit

Meet new people, make new friends, *and* enjoy first-rate banking services — all at the same time!

\*Securities offered through Securities America, Inc. Member FINRA and SIPC. Advisory services offered through Securities America Advisors, Inc. Kerndt Brothers Wealth Management Services and Securities America/Securities America Advisors, Inc. are unaffiliated. May lose value. Not FDIC insured. No bank Guarantee. Not a Deposit. Not insured by any government agency.



### Get Your Insurance Needs Covered and Investment Questions Answered.

Kerndt Brothers Bank serves you with full-service insurance and investment divisions.

For insurance needs, call:  
Gary DeVilbiss  
Kerndt Brothers Insurance Agency  
563.538.4207

For investment guidance, call:  
Paul Styve at 563.382.8947, or  
Brandon Rude at 563.382.8949  
Kerndt Brothers Wealth Management Services



## It's Easy to Join! Sign Up Here:

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Cell Phone: \_\_\_\_\_

Name: \_\_\_\_\_ Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_ Cell Phone: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Email Address: \_\_\_\_\_

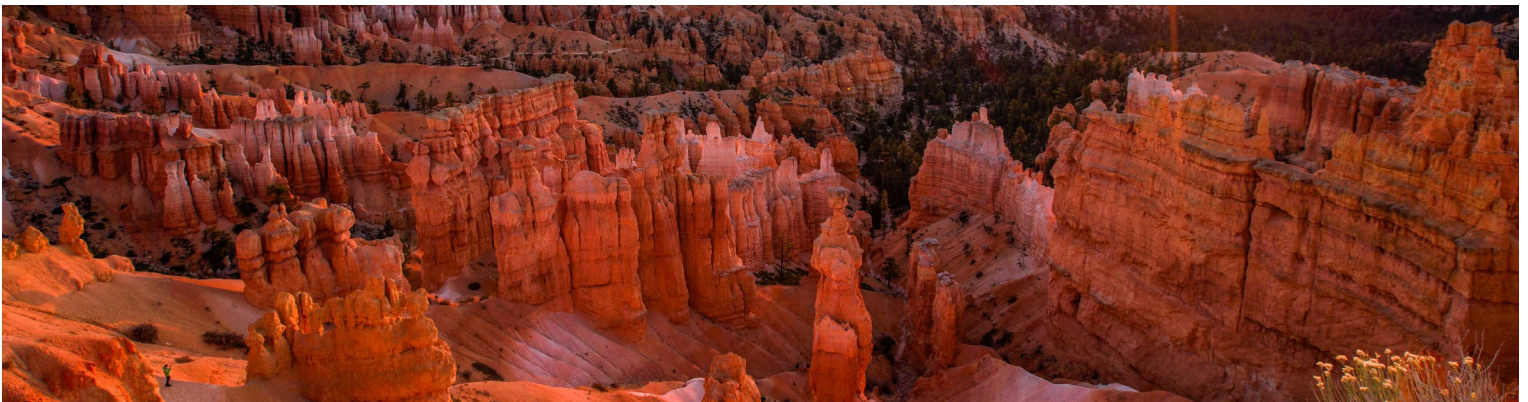
How would you like to receive our newsletter? [ ] Mail [ ] Email



SCAN FOR DETAILS  
ON UPCOMING  
TRIPS & EVENTS



To learn more about our Heritage Club, speak with a branch manager or call 563-538-0378.



## LOCATIONS

E-Z Phone Banking: 563.538.4059 / 888.527.4231 • Customer Service: 800.577.5272

**CEDAR RAPIDS**  
600 Boyson Rd. NE, Cedar Rapids, IA 52402 • 319.378.8100

**CLERMONT**  
200 Mill St., Clermont, IA 52135 • 563.423.5267

**DECORAH**  
801 S. Mechanic St., Decorah, IA 52101 • 563.382.2228

**LANSING**  
370 Main St., Lansing, IA 52151 • 563.538.4231 / 800.577.5272

**WAUKON**  
820 11th Ave. SW, Waukon, IA 52172 • 563.568.5234

**WEST UNION**  
205 N. Vine St., West Union, IA 52175 • 563.422.6072 / 800.568.4235

© Kerndt Brothers Bank. Content subject to change.

