



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 and investment advisory services offered through **Osaic Wealth, Inc.** member FINRA/SIPC. **Osaic Wealth, Inc.** is separately owned and other entities and/or marketing names, products or services referenced here are independent of **Osaic Wealth, Inc.** Kerndt Brothers Savings Bank and Kerndt Brothers Savings Bank Wealth Management are not affiliated with **Osaic Wealth, Inc.** Securities 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:
Brandon Rude at 563.382.8949 or
brandon@rudesinvestment.com
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: _____



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

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