

THE NEWS

HERITAGE CLUB WITH KERNDT BROTHERS SAVINGS BANK • TRAVEL • MONEY MATTERS • COMMUNITY NEWS

SEINE RIVER CRUISE & NORMANDY WITH PARIS FOR 2027

TOUR DATES: May 12–22, 2027

TRAVEL SHOW:

Learn about this tour at an in-person travel show in Waukon on **Tuesday, February 10, at 5:30 p.m.** Please **RSVP by Feb. 9** to emarti@kerndtbrothers.com, call 563-538-0378, or stop by your local branch. Zoom link is available. We do expect this trip to book quickly and would also advise early registration to secure choice of deck on ship.

HIGHLIGHTS:

- Panoramic tour of Paris, France, to see the Louvre, Opéra Garnier, Place Vendôme, the trendy district of Le Marais on the Right Bank, Place de la Concorde, Champs-Élysées, Arc de Triomphe, Place de la Bastille, the Trocadéro, and Eiffel Tower.
- Explore Giverny, a picturesque village on the banks of the Seine, where Claude Monet lived for 40 years. Tour Giverny Gardens, Monet's former home.
- Explore Honfleur, a harbor town known for its picturesque old port and timber-framed houses. Included is an oyster-tasting experience.

HIGHLIGHTS CONT'D:

- Walking tour of Rouen's medieval centre. Learn how this former Roman settlement emerged as a major stronghold of Viking invaders during the 9th century, and about Joan of Arc, tried and burned at the stake in 1431. Rouen is also famed for its Gothic Notre-Dame Cathedral.
- Full-day experience and WWII-themed tour in Normandy. Visit key sites of the D-Day invasion, including the Normandy beaches where Allied vessels landed, memorials and a museum that honors the bravery of those involved in the largest amphibious invasion in history.
- Take part in an exclusive cheese-tasting and visit a Normandy cider farm.
- Walk to Chateau de La Roche-Guyon, once a strategic stronghold during the Anglo-French Hundred Years' War, which later evolved as a favorite country retreat for Normandy's nobility.
- Plus, much more!



As we step into a fresh year, we're thrilled to welcome many new adventures, destinations, and experiences with it. To make sure you never miss a thing, we invite you to **sign up for our brand new bi-weekly e-newsletter**. It really is the best way to stay "in the know" with timely travel updates, new trip announcements, product specials, upcoming event highlights, helpful fraud alerts, and important reminders—like travel show dates and other key deadlines. It's more frequent than our quarterly print newsletter and designed to keep you informed as new opportunities develop. This is especially true for the single and 2-day trips with shorter registration windows (...2026 trips to be released very soon!) And don't worry—we promise to be respectful of your inbox. No clutter, no overload—just friendly, helpful updates to keep you connected. **Sign up at: www.kerndtbrothers.com**

-Elisha Marti





YOU'RE
INVITED

3 SHOWS, 1 NIGHT

Join us Tuesday, February 10, at 5:30 PM in Waukon to learn about

Seine River Cruise & Normandy with Paris, Classic Italy by Rail and Highlights of Columbia & Snake Rivers.

Please RSVP at 563-538-0378 or with your local branch. Zoom option available.



COLUMBIA & SNAKE

TOUR DATES: Sept. 20-27, 2026

HIGHLIGHTS:

- Majestic Mt. Hood with lunch at Timberlake Lodge
- Panoramic tour of Portland incl. Old Town Historic District & International Rose Test Gardens
- Highlights of Columbia Gorge including Vista House, Multnomah Falls, and Bonneville Dam.
- Fort Walla Walla Museum
- Jet boat excursion on the Snake River into Hells Canyon
- 2 nights at Coeur d'Alene Resort with narrated dinner cruise on Lake Coeur d'Alene.
- Authentic Native American Cultural Experience incl. tribal entertainment and cuisine
- Eagle Aviary Tour
- Touring in Spokane including the SkyRide gondola

CLASSIC ITALY

TOUR DATES: October 19-28, 2026

HIGHLIGHTS:

- Guided walking tour of Venice
- High-speed train ride from Venice to Florence
- Guided walking tour of Florence
- Visit Accademia Gallery to see the sculpture of Michelangelo's David
- Three nights in Montecatini
- Incl. full-day excursion to Siena
- Incl. excursion to Pisa to see the Leaning Tower
- Ride the high-speed train from Florence to Rome
- Incl. city tour of Rome with a visit to the Coliseum
- Incl. tour to Vatican City with Sistine Chapel & St. Peter's Basilica

Travel show for Costa Rica 2027 and (drum roll, please) Norway 2027 will be Thursday, April 9. More info to come!

Stop by your local branch
or scan this code to learn more about
Heritage Club & upcoming trips



STAY INFORMED!

NEW e-newsletter
is *THE BEST* way to stay informed. Bi-weekly. Sign up on website!

2026
daytrips
will be
announced
here
first!



High five, friend! Welcome to the Kerndt Brothers Bank Newsletter!

You've come to the right place. Inside, you'll find updates on new banking tools, special product offers, financial guidance, Heritage Club travel opportunities, and the extra perks our Heritage Club community enjoys!

First name

Last name

* Email

By submitting this form, you are consenting to receive marketing emails from Kerndt Brothers Savings Bank. You can revoke your consent to receive emails at any time by using the Safe Unsubscribe® link, found at the bottom of every email.

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WWW.KERNDTBROTHERS.COM



COSTA RICA

TOUR DATES: Feb. 8-16, 2027

HIGHLIGHTS:

- San Jose w/coffee plantation tour
- 3-night stay overlooking the majestic Arenal Volcano
- Cano Negro riverboat trip in a covered canoe (panga)
- Tour family-owned farm in Arenal. Taste exotic fruit, see how sugar cane is processed & try cane liquor.
- Cruise on Lake Arenal
- Monteverde Cloud Forest
- Choice of Hanging Bridges walking tour or canopy zip line adventure
- Guanacaste, known for its fine sandy beaches and ocean views
- Explore the beach town of Samara

IRAS:

Roth vs. Traditional

As tax season gets underway, you may want to consider a tax-advantaged retirement savings through a traditional or Roth IRA (Individual Retirement Account). While there are tax advantages to both, the primary difference is the *time* at which you see the most advantage. A traditional IRA can help you save money on your tax liability now, while a Roth IRA is completely tax-free at retirement. Here's how it works.

>>Traditional IRA: Tax-Deferred Contributions Now<<

- Contributions today are fully or partially tax-deductible on state and federal income taxes, lowering your current taxable income. Tax is deferred until withdrawal, which means you don't pay taxes on contributions or earnings until you withdraw the money in retirement, when your tax rate may be lower because your tax bracket will likely have changed.
- Withdrawals can begin as early as 59 1/2.
- While early withdrawals are subject to a 10% penalty, there are some qualified exceptions. Ask a tax professional for details.



>>Roth IRA: Tax-Free Withdrawals in Retirement<<

- Contributions are made today with after-tax dollars. While that means your contributions are not tax-deductible today, withdrawals of contributions and earnings are 100% tax-free at retirement when you meet age qualifications (as early as 59 1/2 years) and your account has been open for at least five years.
- Plus, all earnings grow tax-free.
- Withdraw your direct contributions (not earnings) at any time, for any reason, without paying taxes or penalties.

Consult a tax advisor to ask whether an IRA makes sense for you. If it does, talk to a banker at Kerndt Brothers Bank. We're offering a **competitive 4.00% APY* on new IRA accounts funded with new money through April 15, 2026.** **Plus, Heritage Club members may earn more.**

Additionally, Kerndt Brothers offers a "Companion Savings Account." When funded the same day as your IRA, or when opening a new CD, you can earn a high APY on your savings, as well.

Stop by your local branch in Lansing, Waukon, Decorah, West Union, Clermont, or Cedar Rapids to learn more.

*APY=Annual Percentage Yield. 4.00% APY effective as of 12/15/25, and is equal to an Interest Rate of 3.94%. 12-month term. No minimum deposit required. IRAs are time deposit accounts. Additions are allowed throughout the year, not to exceed federal deposit limits. Early withdrawal penalties may apply. Fixed rate IRA accounts will change to the current effective rate on the maturity date for the IRA, for the applicable term. Kerndt Brothers Savings Bank is Member FDIC and Equal Housing Lender.



Now Available with IRAs, too.

Consider a **Companion Savings Account** alongside your new CD or IRA. Here's how it works:

- Earn a high-yield APY. See your banker for details.
- Deposit value must be equal to or lesser than the CD (or IRA) deposit amount.
- No deposits allowed after the original open date.
- Personal accounts only.
- No time commitment.
- Unlimited in-person withdrawals.
- Avoid a maintenance fee with an average daily balance of \$50 or more per statement cycle.

"TRAVEL IS THE ONLY THING YOU BUY THAT MAKES YOU RICHER."
- ANONYMOUS

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