

THE NEWS

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

NORWAY + ICELAND

Towering mountains, cascading waterfalls, colorful harbor towns, breathtaking fjords, and rich Viking history—Norway is a destination that belongs on every traveler's bucket list. Join Heritage Club as we experience one of the world's most scenic countries on this unforgettable Collette adventure, September 5-13, 2027, with an optional 3-night Iceland extension!



Stave Church, built in the 1100s

- Discover Norway's capital city of Oslo, including the Fram Museum and Royal Palace
- Enjoy included meals, expert guided touring, and round-trip airfare from Minneapolis

TOUR HIGHLIGHTS:

- Explore charming Bergen and the UNESCO Bryggen Wharf
- Cruise the magnificent Geirangerfjord, Norway's most spectacular fjords
- Ride the Loen Skylift for unforgettable mountain views
- Experience the world-famous Flåm Railway, one of the most scenic train rides on Earth
- Visit the historic Borgund

Optional Iceland Extension

- Explore stunning Reykjavík
- Relax at one of Iceland's famous geothermal spas
- Travel the legendary Golden Circle
- Marvel at the powerful Gullfoss Waterfall
- Stand where the North American and Eurasian tectonic plates meet at Þingvellir National Park

Norway Travel Show: Wed., Oct. 14, at 5:30 p.m. RSVP with your local branch.

Helgerson Named Bank President



Kerndt Brothers Savings Bank is pleased to announce the promotion of Erik Helgerson to President. Erik will assume his new responsibilities immediately while James Kerndt continues to serve as Chief Executive Officer until his planned retirement in the coming years.

Erik brings 30 years of banking experience and leadership to the position. He began his banking career as a Credit Analyst with Firststar Bank before

career as a Commercial Loan Officer with U.S. Bank and a Loan Officer with Waukon State Bank. Prior to joining Kerndt Brothers, Erik served as Senior Loan Officer for FreedomBank, where he was responsible for credit administration, risk management, and strategic lending initiatives.

(Helgerson... Cont'd on Page 3)

Hello, Friends! Our 2027 Heritage Club travel lineup is open for registration, and many have already reserved their seats for another incredible year of adventure. From the lush rainforests and wildlife of **Costa Rica** to the breathtaking **Canadian Rockies with Glacier National Park**, the stunning landscapes of **Norway with an optional Iceland extension**, and our spectacular **Danube River Cruise** – inspired by the unforgettable memories we made together on the Rhine this spring – there is something here for you!

If you missed one of our recent travel shows, don't worry! Videos highlighting each of these exciting adventures are now available on our website. Watch at your leisure.

Plus, there's still plenty to enjoy in 2026, too! Join us this fall for a **Branson Bus Tour** ([join by Aug. 31](#)) with shows and much, MUCH more, the heartwarming holiday favorite **A Christmas Story at Fireside Theatre**, or celebrate the holiday season at **Kerstmarkt** in Pella, an Iowa take on traditional European Christmas markets.

Lastly, be sure to subscribe to our free bi-weekly e-newsletter at www.kerndtbros.com.



Elisha Marti

Kerndt
Brothers
Savings Bank
FDIC

BUS TRIPS Booking NOW

OCT 4-8, 2026

BRANSON BUS TRIP W/SITE & SOUND + SIX + TITANIC + GOLF CART TOUR
AT TOP OF THE ROCK • WILSON'S ORCHARD & MORE! **SIGN UP BY AUG. 28**

OCTOBER 2026

JACK O'LANTERN SPOOKTACULAR AT MINNESOTA ZOO

NOVEMBER 2026

"A CHRISTMAS STORY" AT THE FIRESIDE + EXCLUSIVE DINNER AT MANGIAM! ITALIANO BISTRO

DEC 3-4, 2026

KERSTMARKT EUROPEAN-STYLE CHRISTMAS MARKETS IN PELLA, IA + MESKWAKI CASINO & HOTEL

Flyers for "Booking Now" trips available at your local branch, online, or call 563-538-0378



CRUISE THE DANUBE

**BUDAPEST TO PRAGUE
(MAY 21-31, 2027)**

HIGHLIGHTS:

- Hungary, Slovakia, Austria, Germany, & the Czech Republic
- Explore Medieval villages, grand capitals, UNESCO World Heritage Sites & spectacular river scenery
- Tour Budapest, including Parliament, Heroes' Square, and Andrássy Avenue
- Explore Bratislava with a guided walking tour and a home-hosted visit with a Slovak family
- Discover elegant Vienna, with included sightseeing and optional bike excursions
- Cruise through the Wachau Valley, visit charming Dürnstein and tour Göttweig Abbey
- Stroll the cobblestone streets of Passau and visit magnificent St. Stephen's Cathedral
- Explore medieval Regensburg.
- Explore Prague with guided tours of Old Town Square, the Astronomical Clock & Charles Bridge



CANADIAN ROCKIES

**CANADIAN ROCKIES &
GLACIER NATIONAL PARK
(AUGUST 1-8, 2027)**

- Explore Calgary, Banff, Jasper, Lake Louise, and East Glacier
- Cruise beautiful Waterton Lake, Waterton Lakes National Park
- Ride a Red Jammer Bus along Glacier National Park's famous Going-to-the-Sun Road
- Take a Banff Gondola to the summit of Sulphur Mountain
- Experience the Athabasca Glacier aboard a massive Snocoach and walk the breathtaking Glacier Skywalk
- Cruise spectacular Maligne Lake in Jasper National Park
- Travel the world-famous Icefields Parkway, one of North America's most scenic drives

Did you know?

As a "perk" for being a valued Kerndt Brothers Bank customer, you have exclusive access to our **enclosed cargo trailer at no charge**. Simply reserve the trailer, hook up, and hit the road. Call 1-800-577-5272 for details, to check availability or make a reservation. Trailers are available for pick-up in Waukon, Decorah and West Union.

STAY INFORMED!

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

**2026-2027
daytrips
are
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.

WWW.KERNDTBROTHERS.COM

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



(Helgeson... Cont'd from Page 1)

Since joining Kerndt Brothers five years ago, Erik has played an important role in the bank's continued growth and success. His strong credit background, customer focus, and leadership have helped strengthen the bank's commitment to serving customers and communities throughout the region.

In addition to his banking career, Erik has demonstrated a longstanding commitment to community service. He is a past President of the Allamakee County Fair Board, a past President of Old East Paint Creek Lutheran Church, and previously served on the Waukon Economic Development Activities Committee. Erik currently serves as President of Allamakee Community School board.

"Erik's promotion reflects both the outstanding experience and leadership qualities he has demonstrated throughout his career," said James Kerndt, Chief Executive Officer. "Over the past five years, I have had the opportunity to work closely with Erik and have seen firsthand his dedication to our customers, employees, and communities. He understands our culture, shares our values, and is exceptionally well prepared to help lead our bank into the future. I look forward to working alongside him as we continue executing our long-term succession plan."

"I am honored to serve as President of Kerndt Brothers Savings Bank," said Erik. "Our bank has a strong history of serving customers and communities, and I look forward to working with our employees, leadership team, and Board of Directors to continue building on that success."

Scammers are getting smarter - but you can stay one step ahead



Join Kerndt Brothers Savings Bank for a free Iowa Fraud Fighters presentation on Wednesday, September 9, at 11:30 a.m. at Robey Memorial Library in Waukon. Learn how to recognize today's most common scams and tactics used to target lowans. This presentation shares real-life examples, practical tips for prevention, and what signs to watch for before it's too late. Attendees will also learn where to report suspected fraud and discover free resources available through Iowa Fraud Fighters to help stay informed and protected.

Everyone is welcome—this is a free community event hosted by Kerndt Brothers Savings Bank. If you plan to attend in person, please let us know (we do plan to have some light bites and need to plan accordingly). Please stop by your local branch in Lansing, Decorah, Waukon, West Union, Clermont or Cedar Rapids to RSVP or call 563-538-0378.

Those who cannot attend in person may join through Zoom. Again, please call 563-538-0378 with name and email address so we can forward the link.



Iowa Fraud Fighters Event

Learn to recognize today's most common scams and tactics used to target lowans. We'll share real-life examples, practical tips for prevention, tell-tale signs of a scam, where to report suspected fraud and free resources to stay informed and protected.

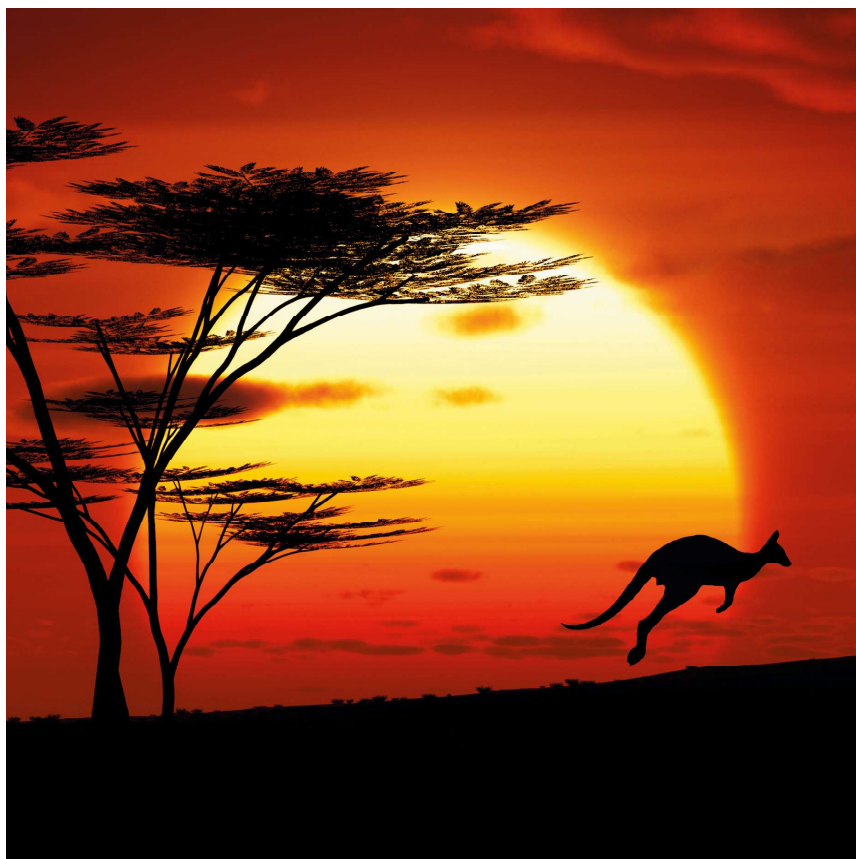
FREE

Robey Memorial Library
Wed., Sept. 9 @ 11:30 a.m.
Zoom link available

RSVP today with any KBSB banker

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**YOU'RE
INVITED**

**RELEASE OF
AUSTRALIA/NEW ZEALAND**

Join us Wednesday, Sept. 30, at 5:30 PM in Waukon, for the **debut of (drum roll, please) Australia and New Zealand 2028.**

We'll be talking about this bucket-list tour-of-a-lifetime for the first time. Who's excited?

Please RSVP at 563-538-0378, by email at emarti@kerndtbrothers.com, or with your local branch.

Zoom option available.

Location and other information will be provided ahead of the event.