



# Secure LifeStyles Club

Newsletter and Event Schedule  
**WINTER 2019**



## Mark Your Calendar

---

### FEBRUARY 2019

- 7 Memoirs: My Story
- 27 Estate Planning and End of Life Considerations

### MARCH 2019

- 17 Des Moines Symphony:  
Ellis Island/The New World
- 27-28 Nebraska's Sandhill Cranes Tour

### MAY 2019

- 3 Cedar Rapids Plant Exchange

**Please note:**

*Photos may be taken at Secure LifeStyles events for use by Bankers Trust on Bankers Trust social media pages, in the press, marketing materials, and more. By attending Secure LifeStyle events, you consent to Bankers Trust photographing and using your image and likeness.*

## Event Reservations

### [BankersTrust.com/SLC](http://BankersTrust.com/SLC)

Reservations are required for ALL events. Please register online at [Bankers Trust.com/SLC](http://BankersTrust.com/SLC). You can also visit any branch or call (515) 271-1014.

We look forward to seeing you soon!

  [BankersTrust.com](http://BankersTrust.com)

# Bankers Trust Difference Maker

Bankers Trust has a promise to you. Quite simply, it's a promise to earn your trust every day by being personally invested in helping you achieve your financial goals and by helping our local communities thrive.

We believe this promise – and all we do to live up to it – sets Bankers Trust apart from other financial service providers. Last summer, we introduced our newest marketing campaign, which we call the Bankers Trust Difference. As you may recall from our July newsletter, we gave you a sneak peek at one of our first print ads from the campaign – The Difference Between Hoping and Trusting. We'll continue this campaign in 2019 and have begun featuring unique stories about our dedicated team members. Read about Lo Keongam, AVP – Assistant Manager, below and watch for more stories like hers in local media as well as on the Bankers Trust Facebook page.



Near the entrance of every Bankers Trust Branch is a small sign listing the languages spoken by employees in that location. I am very proud of those little signs—and the total of 19 languages they highlight. They show that Bankers Trust is a melting pot—just like the communities we serve. Banking is personal and it requires trust. We build rapport with our customers through ongoing conversations. We listen carefully so we can understand their financial goals and provide the best solutions. Listening to our customers in their own languages makes our relationships with them stronger. Many banks talk about being diverse, but Bankers Trust is truly committed to mirroring and supporting our diverse communities. It's part of the Bankers Trust Difference.

**Lo Keongam**

Assistant Vice President, Assistant Manager, East Branch



## Memoirs: My Story



**FEBRUARY 7, 2019**

This event is about your memories and how you want to remember them. Join Dr. Lois Roets for an in-depth workshop on writing your memoirs. Dr. Roets is a retired educator and publisher who has helped people write their memoirs for nearly 10 years. She's also a fellow Secure LifeStyles Member and Advisory Board Member. In this workshop you'll brainstorm a list of topics you want included, write two to four entries, organize your writing topics into chapters, and review some options for printing. If you've already started writing, that's great! Bring those entries with you!

Please register at [BankersTrust.com/SLC](http://BankersTrust.com/SLC) by **February 1**.

**Time:** 1 - 4 p.m.

**Location:** Johnston Public Library  
6700 Merle Hay Rd., Johnston

**Cost:** \$20

## Estate Planning and End of Life Considerations



**FEBRUARY 27, 2019**

Regardless of your income, estate planning is a vital part of your financial plan. Planning ahead can give you greater control, privacy, and security. Join Tracy Abbas, Senior Trust Officer at Bankers Trust, and Katheryn Thorson, Attorney at Brown Winick, for an informative seminar on estate planning and end of life considerations.

Tracy and Katheryn will discuss several documents you should consider completing with your attorney and banker. These include last will and testament, appointment of executors/duties, medical and financial power of attorney, living wills, titling of assets and beneficiary designations, and personal memorandums.

Seating is limited. Please register at [BankersTrust.com/SLC](http://BankersTrust.com/SLC) by **February 20**.

**Time:** 10 - 11:30 a.m.

**Location:** Johnston Public Library  
6700 Merle Hay Rd., Johnston

**Cost:** Free





# Des Moines Symphony: Ellis Island/The New World



**MARCH 17, 2019**

*Ellis Island: The Dream of America* blends theatre, historical images, and music to portray immigrants in search of the American dream. Celebrated pianist Anne-Marie McDermott plays Gershwin's Concerto in F. Finally, Dvorak's famed "New World" Symphony features the evocative sounds of his own American journey.

Please register at [BankersTrust.com/SLC](http://BankersTrust.com/SLC) by **March 3**.

**Time:** 2:30 p.m.

**Location:** Des Moines Civic Center, 221 Walnut St., Des Moines

**Cost:** Free

## Nebraska's Sandhill Cranes Tour

**MARCH 27-28, 2019**



Join us for this tour to Nebraska to experience the migration of more than 600,000 sandhill cranes. Upon arriving in Kearney, Nebraska, we will meet a local guide who will educate us on the sandhill cranes as we drive through the countryside, viewing the cranes as they feed in the fields. We'll also be on the lookout for a rare sighting of whooping cranes.

We'll check in to our hotel before we head to an early dinner at Skeeter Barnes restaurant. You'll have a choice of three entrees, all which are served with bread pudding. As the sun begins to set, we'll head to the Platte River valley to see the sandhill cranes settling in for the night. It will be quite the sight and sound as the cranes land on the protected sand bars.

To begin day two, we'll enjoy breakfast at the hotel. Our stops on day two will include:

- The Classic Car Museum - Enjoy browsing the collection that includes more than 200 vintage cars from the early 1900s to the modern age.
- The Museum of Nebraska Art (MONA) - MONA is home to the official art collection of the state. You'll learn about the collection and a brief history of the building and then enjoy a self-guided tour.
- The Archway - The Archway spans over Interstate 80 and is a tribute to the adventurers who traveled the Great Platte River Road through Nebraska and helped to build America. Inside you can walk with the pioneers over the Oregon Trail, hear Mark Twain's account of a cross-country stage coach trip, and more.



- Enjoy a catered lunch buffet before heading back to Des Moines.

Be sure to bring binoculars, warm clothes, and appropriate walking shoes or boots.

**Please note:** the Sandhill Crane migration is a natural event. Bankers Trust cannot predict the exact number of cranes you may see. We have planned the trip during a time that typically has a large number of cranes in the area.

Please register at [BankersTrust.com/SLC](http://BankersTrust.com/SLC) by **March 6**.

**Time:** Bus leaves from the Sam's Club parking lot at 1101 73rd St. in Des Moines on March 27 at 7:30 a.m.

**Cost:** \$362/per person, single occupancy  
\$298 per person, double occupancy  
\$278 per person, triple/quad occupancy

# Cedar Rapids Plant Exchange



**FRIDAY • MAY 3, 2019**

In May, we'll get together to exchange perennials and seeds, share gardening tips and tricks, and gain knowledge from fellow gardeners. This is a great way to expand your garden and try new varieties of plants at no cost!

Please register at [BankersTrust.com/SLC](http://BankersTrust.com/SLC) by **April 26**.

**Time:** 2 - 4:30 p.m.

**Location:** Bankers Trust Blairs Ferry Branch  
400 Blairs Ferry Rd. NE, Cedar Rapids

**Cost:** Free



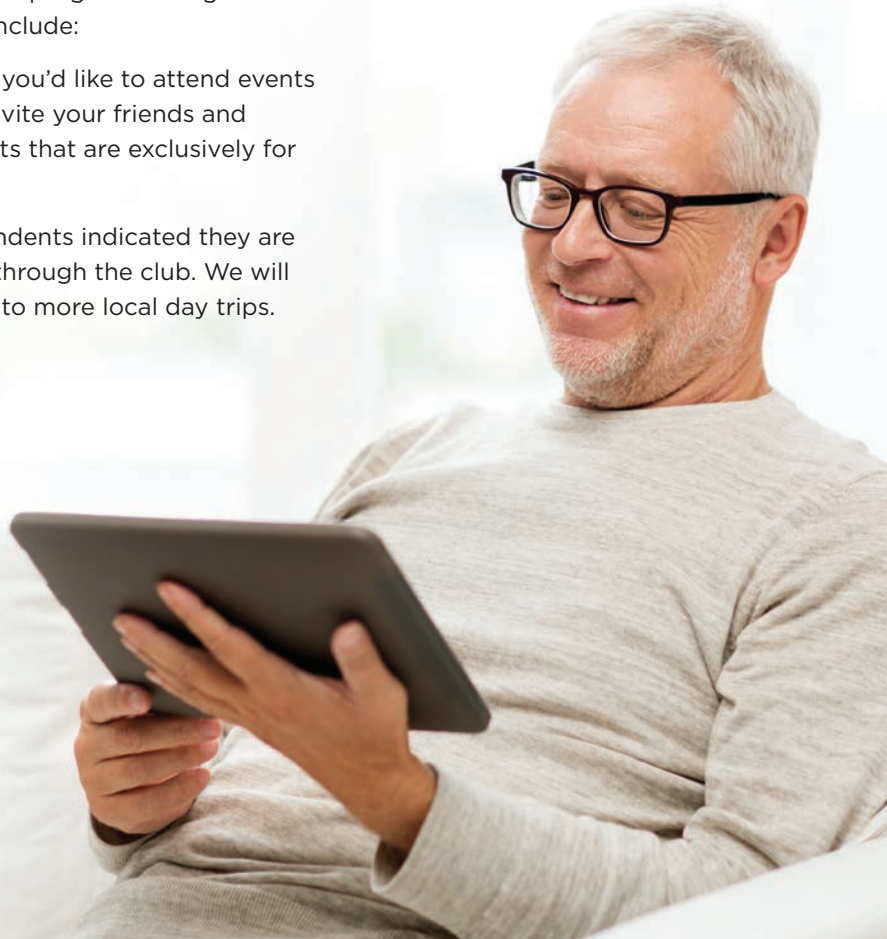
## SLC Survey Results

Last fall, we sent a survey via email to nearly 1,300 Secure LifeStyle Club members asking your opinion on a handful of topics. Thank you to those who provided insight. We will use your feedback to guide the program throughout 2019. The top three topics you provided feedback on include:

1. **Bringing friends** - Many of you commented that you'd like to attend events but want to bring a friend. We encourage you to invite your friends and family, as space permits. There are only a few events that are exclusively for SLC members.
2. **Out-of-town travel** - A majority of survey respondents indicated they are not interested in out-of-town travel opportunities through the club. We will reduce the number of overnight events and look into more local day trips.
3. **Referrals** - The vast majority of you have said you'd recommend Bankers Trust SLC to friends and family. A new program now rewards you for referring these folks. See page 6 for the details.

Didn't receive an email about the survey? Ask any Banker to add your email address to your account and we'll include you in the future.

Thanks again to those who provided insight. Your feedback is valuable and we'll continue to look for ways to improve your Secure LifeStyles Club experience at Bankers Trust.





# You Love Our Club, And We Think Your Friends Will Too

In 2018, Bankers Trust introduced a Secure LifeStyles Club (SLC) referral program. Simply refer your friends to Bankers Trust. Then, when they join Bankers Trust SLC, you and the person you referred may each qualify for a \$100 bonus!

Here are just a few great benefits to tell your friends about the Secure LifeStyles Club:

- No minimum balance required and no monthly service charge on SLC Checking and Savings accounts
- One free order of checks per calendar year
- Reduced annual rent on Safe Deposit Box
- Free cashier's checks
- Free notary services
- Access to special tours and entertainment opportunities, as well as educational seminars and workshops

Visit your local Bankers Trust branch today to pick up your referral materials and learn more about this referral program!

\* Terms of the double referral bonus: A \$100 bonus will be credited to the referred's account within 30 days of account being activated. The referrer will receive a \$100 bonus credited to their Bankers Trust account within 30 days of the referral activating the account. Bonuses will be reported as interest income to the IRS on form 1099-INT. Accountholder(s) must not have had a checking account with Bankers Trust within the last six months.

# \$100

## REFERRAL BONUS!\*

You and your friend may each qualify for a **\$100 bonus**.

## How to Qualify for SLC Membership

To qualify, members must:

- 1) Be age 50 or older
- 2) Have a primary checking account at Bankers Trust\*\*
- 3) Maintain an average monthly deposit balance of at least \$15,000 in any combination of Bankers Trust accounts, including checking, savings, CDs, IRA accounts, trust services and investment services.

If you need to switch your primary checking account, don't worry, we will help! Bankers Trust provides a "Simple Switch Kit" and a Relationship Banker to assist you with the process. For more information, please go to our website at [BankersTrust.com/SLC](http://BankersTrust.com/SLC).

### Walking Chart for Events

- .....little or no walking
- .....some walking
- .....moderate walking
- .....heavy walking

\*\* Primary checking account means the account in which you routinely deposit the majority of your income or benefits from any source, and against which you routinely authorize payment of the majority of your expenses each calendar month.



# How to Handle Stock Market Declines

We all know that few things in life are predictable or guaranteed. While we can make educated guesses to help guide our efforts with a reasonable degree of certainty, there is still some element of risk. A good example of this is the stock market.

When investing in the stock market, there is always risk of loss. Losses are always a concern of investors, and sometimes they can be significant or happen in a very short period of time. Of course, loss is never “easy” for investors, but having a good investment plan in place can potentially help you limit the financial losses and avoid the emotional hardships some investors endure during market sell-offs.

So what do you do when the stock market declines? Let’s take a look.

## Our current situation

In October 2018, the S&P 500 declined 6.9 percent, which was its worst month since September 2011. This particular drop was fueled largely by the trade dispute between the United States and China, which represent the two largest economies in the world. We do not know what will be the end result of this dispute between the world’s two economic superpowers. Uncertainty is typically not viewed well by the markets, and it is possible there could be additional losses if trade disputes are not resolved in the short term.

In times like these, many people offer advice and predictions through TV, websites, and print media. The range of opinions and predictions can be so different that it can overwhelm some investors. It is important to remember that all those offering advice through media platforms do not know your particular situation. At times, it is in their economic interest to spark skepticism, and they often do so by making attention grabbing claims that may or may not be good advice.

*“A good plan should incorporate your income needs, sources of income, investments that match your tolerance for risk, and a plan to keep up with inflation.”*

## What can you do when the stock market declines?

When making decisions about your portfolio during market declines, always ask yourself a question: Does this make sense for my current financial plan? A good plan should incorporate the following:

- Your income needs
- Sources of income
- Investments that match your tolerance for risk
- A plan to keep up with inflation

Those who don’t have a plan often times make decisions based on fear and emotion. Several investors made emotion-based decisions during the stock decline in 2008 and lost out on significant gains in the market during future years. This is why a good financial plan is so essential for investors. For some investors, the recent market decline may be a signal to make adjustments to their portfolio. However, it is essential that any decision is based on the logical needs of your overall financial situation.

## Next steps

- If you don’t feel like you have a good plan that addresses your unique needs, learn more about BTC Financial Services and see how we can help with your investment and retirement planning needs.
- Learn more about Retirement and Investing on the Bankers Trust Education Center.



## Jason Egge

Vice President  
BTC Financial Services  
(515) 245-2892  
620 S. 60th St., West Des Moines



453 7th Street  
Des Moines, IA 50309

## Secure LifeStyles Club Representatives

### ALTOONA BRANCH

Kathy Quick  
(515) 245-5484  
3820 8th St. S.W.  
Altoona, IA 50009

### DOWNTOWN BRANCH

Michelle McCreery  
(515) 245-2427  
717 7th St.  
Des Moines, IA 50309

### SOUTH BRANCH

Kim Birchette  
(515) 245-2905  
655 E. Army Post Rd.  
Des Moines, IA 50315

### CEDAR RAPIDS

#### BLAIRS FERRY OFFICE

Terri Doyle  
(319) 832-1160  
400 Blairs Ferry Rd. NE.  
Cedar Rapids, IA 52402

### CLIVE BRANCH

Patsy Blazek  
(515) 222-2014  
11111 University Ave.  
Clive, IA 50325

### GRIMES BRANCH

Vickie Lilly  
(515) 245-2454  
110 S.E. Main St.  
Grimes, IA 50111

### WEST DES MOINES BRANCH

Gayle Lynch  
(515) 248-1320  
620 S. 60th St.  
West Des Moines, IA 50266

### DEERFIELD OFFICE

Patsy Blazek  
(515) 222-2014  
13731 Hickman Rd.  
Urbandale, IA 50323

### NORTH BRANCH

Jean Johnson  
(515) 245-2408  
3905 Merle Hay Rd.  
Des Moines, IA 50310

### WINDSOR HEIGHTS BRANCH

Jo Leavengood      Cindy Mayo  
(515) 271-1003      (515) 271-1001  
7000 University Ave.  
Windsor Heights, IA 50324

We look forward to seeing you soon! Detailed event information is also available on our website:

**[BankersTrust.com/SLC](http://BankersTrust.com/SLC)**