

EARNY'S QUARTERLY

Summer



A Junior Banker publication. Anyone age 12 and under can become a Junior Banker member simply by opening a savings account at any American Trust location. The Junior Banker Club encourages saving and wise money management through fun, educational activities.

Earny's Having a Pool Party!

Friday, July 28, 6:30-8:30 p.m.

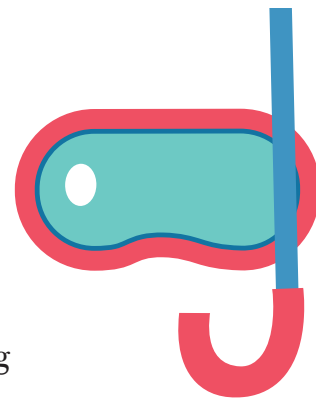
Flora Park Pool

Join us on **Friday, July 28, 6:30-8:30 p.m.**, at **Flora Park**. Earny and friends are having a pool party exclusive to Junior Bankers and their families! Swim in the pool, enjoy hot dogs, chips, soda, and a chance to win prizes. Everything is free for Junior Bankers and their families.

Junior Bankers can register the night of the event for great prizes including a Tablet, Sundown Mountain season pass, gift certificates, and more! Each Junior Banker will receive a free American Trust color changing cup.

Tell your friends to become a Junior Banker so they can join in the fun too. All they need to do is visit an American Trust office and open a Junior Banker savings account. It only takes \$5 and you get this quarterly newsletter and invites to fun events. If you deposit \$25 when you open a new Junior Banker savings account you get a free t-shirt.

Make your reservation before July 21. Call **563.582.1841** or **800.373.1841, ext. 7374**. We look forward to seeing you at the pool!



PAW Patrol Live-The Great Pirate Adventure!

Saturday, October 14 and Sunday, October 15, Two Shows Daily, 10:00 a.m. or 2:00 p.m.

Five Flags Center

Xbarks the spot in the new tour PAW Patrol Live! "The Great Pirate Adventure." It's Pirate Day in Adventure Bay, and Mayor Goodway is getting ready for a big celebration! But first, Ryder and his team of pirate pups must rescue Cap'n Turbot from a mysterious cavern. When they do, they also discover a secret pirate treasure map! The PAW Patrol set out over land and sea to find the treasure for Mayor Goodway's celebration before Mayor Humdinger finds it first! The pups will need all paws on deck for this pirate adventure, including some help from the newest pup...Tracker! Order tickets at fiveflagscenter.com, use the code **SAVE5** to get \$5 off each ticket. (does not include VIP or Gold Circle tickets and cannot be combined with any other offer)





Junior Banker Rewards Program-New!

Sign up for the Junior Banker Rewards Program. Earn points by making deposits into your Junior Banker savings account, participating in MoneyIsland, or attending a Junior Banker event. Keep track of your points on your very own Rewards card, then redeem your points for Visa gift cards.



Existing Junior Bankers will receive points based on their current savings account balance. If your savings account balance is between \$1.00 and \$500.00 you can earn 50 points on your Rewards Card; \$5,000 or above can earn you 500 points! There are many levels in between so check with your banker to find out your savings balance and starter points. Get your Junior Banker Rewards card by visiting any office. They will issue you a card and enter starter points.

New Junior Bankers will receive their card when they first open their Junior Banker savings account. One point is given for each dollar deposited, plus each new Junior Banker will get 50 free starter points. Earning points is fun because all you have to do is participate. When you've completed a task, just show your card to a banker to update the points on your Rewards card.

Cash in your points at any office. The minimum is a \$10.00 Visa gift card for 1,000 points, a \$50 gift card is awarded for 5,000 points, and there are many levels in between. You can choose to forgo a gift card and put the cash in your savings account. Check your points balance just like your savings account balance. See a banker for more info, call 563.582.1841 or 800.373.1841, ext. 7374, or go to americantrust.bank/juniorbanker.

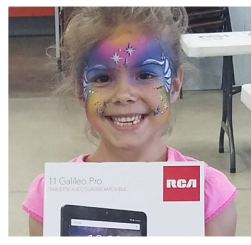
Family Fun Night Winners



Jack Wessels *Bluetooth Speaker* Devin Schlichte *Tablet*



Brook Bildstein *Monster Fish Basket*



Mataya Bahl *Tablet*



Liam Goedken *Summer Basket*



Lucy Rahe *Bluetooth Speaker*



Beau Takes *Tablet*



Carter Jarding *4th of July Basket*



Myia Rubner *Bluetooth Speaker*



Just For Fun

Todd Oliver and Friends!

Saturday, October 7, 7:00 p.m.
Five Flags Theater - Five Flags Center

Comedian Todd Oliver is coming to Dubuque Saturday, October 7, 7:00 p.m., at the Five Flags Theater with his amazing talking dogs. Todd is bringing his canine friends, Irving and Lucy, along with Pops, Miss Lilly, Joey, and his very entertaining Smiling Eyes Band.

Irving the talking dog says to “come join us, we’re gonna turn everyday K-9 experiences into a howling good time!” Irving is a very outspoken french bulldog who is a huge part of the show.

Todd Oliver was a semi-finalist on NBC’s “America’s Got Talent,” you may have seen him if you watch the show. He also tours around the world performing at major clubs, performing arts theaters, schools and conventions.

American Trust is sponsoring this special performance at Five Flags Theater. The show is appropriate for all ages and is a great opportunity for a family outing. Contact the Five Flags Center for tickets. Each Junior Banker who participates in the Junior Banker Rewards Program and who attends this event will earn 100 points! Remember to keep your ticket to present to your banker as proof that you attended.



Monster Fish...In Search of the Last River Giants

Now through October 9
National Mississippi River Museum & Aquarium

This special exhibit showcases large fish like the large tooth sawfish, pirarucu, and giant freshwater stingray. See live river giants in the aquarium plus learn about giant fish from many different places around the world. Enjoy life size sculptures ranging from seven to twenty feet, videos showing fish in their natural habitats, and many hands-on interactive displays. Some of the replica creatures, like the super-sized sawfish, are climbable.

This summer, the National Mississippi River Museum & Aquarium’s latest blockbuster summer exhibit will show visitors that monster fish are real. The exhibit is open now through October 9. Purchase tickets online at rivermuseum.com.



Upcoming Events

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|-------------------|-----------------------|
| July 28 | Earny’s Pool Party |
| October 7 | Todd Oliver & Friends |
| Through October 9 | Monster Fish |
| October 14 & 15 | Paw Patrol LIVE |



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Address service requested.



EARN YOUR MONEY'S QUARTERLY



Parent's Corner

Earn Another 1.51% APY

If you have a RewardChecking® or CashBack Checking® account with us, did you know you can earn another 1.51% APY? Each account has a companion savings account that works with your checking to get you an extraordinary return on your money.

Interest or cash back earnings plus ATM fee refunds, are automatically transferred into your savings account where they earn interest again. Not only does the savings help you put money aside, you get a high 1.51% APY on balances up to \$15,000, .25% APY on any portion of your balance greater than \$15,000, and .05% APY if you do not meet account qualifications. There are no monthly service charges or monthly balance requirements. Only a \$100 deposit is required to open an account. Plus, you get free online banking, bill pay, mobile banking, and eStatements. Add a companion savings to your checking account today!

*Annual percentage yields (APY) for these accounts are in effect as of 01/01/14 and calculated based on the daily balance method. All qualifications must be met during your monthly earnings period. ATM-processed transactions do not count towards qualifying debit card transactions. Transactions may take one or more business days to post and settle to an account from the date your transaction is made. Minimum to open these accounts is \$100. No minimum balance or monthly service charge. Interest rates and caps may change without notice after the account is opened. Fees may reduce earnings. If you close your account before interest is credited, all accrued interest will be paid. Personal accounts only. Maximum two RewardChecking® or CashBack Checking® accounts allowed per social security number. ATM fee refunds up to \$25 per earnings cycle when requirements are met. When linked to Reward Savings, the interest earned within the RewardChecking® account does not compound since it is automatically transferred to savings the day after being credited to checking.