



Secure LifeStyles Club

Newsletter and Event schedule
FALL 2018



Mark Your Calendar

NOVEMBER 2018

- 1 What to Do When the Lights Go Out
- 1 Cedar Rapids Card Making Workshop
- 2 Annual Appreciation Dinner
- 8 Iowa Gold Star Military Museum Tour

DECEMBER 2018

- 8 Tangen House Dinner at Living History Farms (see website)
- 16 Jim McDonough and His Orchestra and Singers: "Holiday Grande 2018"

JANUARY 2019

- 9 Cedar Rapids FDIC Seminar

MARCH 2019

- 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

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

We look forward to seeing you soon!

  BankersTrust.com

The Dust Is Flying!

ANKENY EXPANSION AND WINDSOR HEIGHTS REMODEL



Bankers Trust is proud to be part of the **Ankeny community** and we're committed to making positive differences in the cities where we do business. Bankers Trust opened its first Ankeny branch in December 2004 and we opened a

loan production office in 2014. Due to customer growth and demand, we purchased land at 1925 N. Ankeny Blvd. and broke ground on our newest location in June.

Things are already taking shape on the new location. Structural steel is in place and work is ahead of schedule. In fact, the new location may be open for business as early as spring 2019!

COMING SOON!

We are excited to announce **Bankers Trust will be unveiling an all-new website** this fall.

You will continue to have access to our current website and internet banking throughout the transition. Once the transition has been made, there is no action required on your part. You will simply see a new design when visiting www.BankersTrust.com on any device (such as a desktop computer, tablet or smart phone).

Here are just a few of the benefits you'll experience on the new website:

- Easier access when logging in to your accounts
- A better user experience - a simpler way to find what you're looking for
- Easier access to our educational resources, like calculators, articles and videos on our Education Center
- The same secure access to your accounts that you'd expect from Bankers Trust

We will provide more details about the transition to our new website via email, in-branch signage, social media, and more. If you have any questions, please call or visit your local branch.

The new location will help Bankers Trust better serve our customers in Ankeny. Here are some of the new location features:

- 7,000 square feet (our current Ankeny location is 2,000 sq. ft)
- 34 parking spots (as opposed to 12 parking spots at the current branch)
- An additional 150 safe deposit boxes in various sizes*

The new, larger location will allow Bankers Trust to add a Mortgage Originator, Business Banker and Private Banker to serve Ankeny customers.

Additionally, renovations are in full swing at our **Windsor Heights branch** located at 7000 University Ave. We're creating a brighter, more open and inviting space for our customers and team members.

Our Windsor Heights location was built in 1980 and banking has changed a lot since then. Mobile banking, ATMs and online banking have streamlined and changed the way customers interact with us. Today, most individuals who come into a branch need assistance with something beyond a simple transaction.

* Safe deposit boxes and their contents are not insured by the FDIC or the Bank.



Here are some highlights of the renovation:

- Offices are being constructed to provide more privacy
- The teller line is being transformed to be more efficient, allowing tellers to see both incoming branch traffic as well as drive-up traffic
- The ATM will be relocated to have greater visibility along University Ave.

The full renovation is scheduled to be completed by the end of 2018.

What to Do When the Lights Go Out



THURSDAY • NOVEMBER 1, 2018

While Iowans have basked in relatively pleasant weather, hurricanes and wildfires have battered the South and West. It's easy to get complacent. However, are you prepared as winter approaches and snowbirds head south? A few basics can help us all weather winter and travel safely and in relative comfort.

Join Rich and Marion Patterson, experienced preparedness experts, to learn simple ways to prepare for unexpected weather events at home or on the road.

- Time:** 1 p.m.
- Location:** Walnut Ridge Senior Living Community
1701 Campus Dr., Clive
- Cost:** Free





Cedar Rapids Card Making Workshop



THURSDAY • NOVEMBER 1, 2018

Discover the art of card making! Join Terri Doyle, Blairs Ferry Branch Manager, for a hands-on card making workshop. Materials and supplies will be provided, but feel free to bring your own items and a friend!

Time: 2 - 4 p.m.

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

Cost: \$5 per person



Annual Appreciation Dinner



FRIDAY • NOVEMBER 2, 2018

We value our relationship with you and we'd love to see you at the Secure LifeStyles Annual Appreciation Dinner. The doors open at 5 p.m. and our program begins at 6 p.m. Dinner will be served following remarks from Bankers Trust CEO and President Don Coffin and an inspirational message from Van Harden of WHO Radio.

Please consider bringing a nonperishable food item to donate to the less fortunate.

Dinner: Register at BankersTrust.com/SLC or (515) 271-1014 by **October 26**.

Hotel: Discounted hotel reservations are available using code 110218BT by **October 19**. Please contact Prairie Meadows at (515) 957-3000 for room rates and other room details.

Time: 5 p.m.

Location: Prairie Meadows Conference Center
1 Prairie Meadows Dr., Altoona

Cost: Free for Secure LifeStyles Club members, \$50 for guests



Van Harden



Iowa Gold Star Military Museum Tour

THURSDAY • NOVEMBER 8, 2018



Join us to hear from historian, Dave Furneaux, as he presents his Veterans Day program. This program titled, "Veteran's Day, a salute to service 1775 to present," will cover Concord and Lexington in April 1775 through present day. It includes a video introduction, a history timeline handout of U.S. conflicts and audience participation.

After the presentation, you'll have time to tour the museum on your own. The Iowa Gold Star Military Museum's mission is to honor and depict the military experience of Iowa citizens in all wars, homeland defense and Iowa service. The Museum's purpose is to collect, preserve and exhibit materials that illustrate the story of Iowa's military past from statehood to the present. The Iowa Gold Star Museum honors the heroic service of all Iowa veterans.

David Furneaux, the founder of Furneaux History & Video Memories, is a video historian, speaker, history program presenter, event coordinator and panelist on World War II, the Pearl Harbor attack, the Korean War and Cold War history. Dave is a U.S. Army veteran with a B.A. in History from the University of Northern Iowa and M.A. in Mass Communications from Drake University. Along with history programs, his specialty is doing veterans histories to save the stories for veterans and their families. He does volunteer work with veterans returning from present-day service and with hospitalized veterans at the VA Central Iowa Health Care System. He has taken numerous tours of Pearl Harbor, The U.S.S. Arizona Memorial and National Cemetery of the Pacific.



Time: 1 - 4 p.m.

Location: Camp Dodge
7105 N.W. 70th Ave., Johnston

Cost: \$10 donation



Jim McDonough and His Orchestra and Singers: "Holiday Grande 2018"

SUNDAY • DECEMBER 16, 2018



Celebrate the holiday season in style by attending, "Holiday Grande 2018." This dazzling, all-new stage production features International Steinway Artist, Jim McDonough, joined by his 14-piece professional orchestra and a cast of sensational singers and dancers performing your favorite Christmas music and other all-time favorites. This awe-inspiring event is a grand combination of beautiful music, spectacular sets and costumes, and the true spirit of the season.

Seating is limited. Please register at BankersTrust.com/SLC by **November 18**. Payment is due at time of registration.

Time: 2:30 p.m.

Location: Hoyt Sherman Place, 1501 Woodland Ave., Des Moines

Cost: \$40

Cedar Rapids FDIC Seminar

Federal Deposit Insurance Corporation (FDIC) coverage is commonly misunderstood. Please join Sue Pence, Vice President and Trust Officer, at this informative seminar to learn how much of your money is truly covered under the FDIC.

Sue is a native of Cedar Rapids, joined Bankers Trust in 2009 and has more than 25 years of experience, including probate and trust administration, estate planning and charitable giving. She enjoys using her extensive knowledge

WEDNESDAY • JANUARY 9, 2019 

and experience in estate and retirement planning to help individuals and families. Sue earned B.A. and J.D. degrees from the University of Iowa, and is an active community volunteer.

Time: 12 - 1 p.m.

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

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 as they migrate north. 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.

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

Fall is upon us! As you're preparing your gardens for winter, make a note to divide your perennials in the Spring and save extra seed pods.

In May, we'll get together to exchange perennials and seeds, share gardening tips and tricks, and gain knowledge from

FRIDAY • MAY 3, 2019 

fellow gardeners. This is a great way to expand your garden and try new varieties of plants at no cost!

Time: 2 - 4:30 p.m.

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

Cost: Free



What Is A Required Minimum Distribution?

Retirement is all about planning ahead. But when the time comes, there are several new and different steps that need to be taken to ensure you get the most out of your savings. One of those steps is making the most of your Required Minimum Distribution (RMD). If you have been saving for a retirement plan using a traditional Individual Retirement Account (IRA) or an employer-sponsored qualified plan, the Internal Revenue Service (IRS) will generally require you to start taking annual required minimum distributions once you reach age 70 and a half.

How do you calculate your RMD?

I hear from customers all the time who have concerns about how their RMD is calculated. Since there are potential penalties if they are not taken, it is important to know how RMDs are calculated. The amount is based on the balance of your qualified account as of December 31 of the previous year. There are two ways to calculate your RMD:

- The Uniform Lifetime Table is used if your spouse is the sole beneficiary and not more than 10 years younger, or your spouse isn't the sole beneficiary.
- If your spouse is the sole beneficiary and is more than 10 years younger, use the Joint and Last Survivor Table located at IRS.gov.

Why it's so important to withdraw your RMD?

There are some customers who don't need their RMD funds to support their income and don't want to take it. It is important to remember that in most circumstances there is a 50% IRS penalty on the amount of the RMD not taken by December 31. So, regardless of whether you want to take your RMD, it is important to know that you should take your RMD each year. There are exceptions to the December 31 date for customers who have to take their RMD for the first time, but I encourage all my customers to have their RMDs done by December 31.

Who can help me with my RMD?

Working with a financial professional can help ensure your RMDs are set up properly. At BTC Financial Services, we work with all customers who have RMDs to ensure they are taking the proper amount for their RMDs. Typically we calculate the RMD and set customers up to receive their RMDs on a monthly, quarterly or yearly basis depending on the needs of the customer. We also set up Federal and State tax withholding (if necessary) based on the instruction of the customer. Once it is set up automatically, the customer no longer has to worry about meeting their RMD each year and can enjoy the additional income an RMD provides.

Many clients have come into my office very concerned about their RMDs and how to withdraw them, and I have helped all of them make their RMD a part of their overall retirement income strategy. Please call me so we can discuss your specific questions.



Jason Egge

Vice President
BTC Financial Services

(515) 245-2892

620 S. 60th St., West Des Moines

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

BankersTrust.com/SLC