



Secure LifeStyles Club

NEWSLETTER & EVENT SCHEDULE | SPRING 2021



Mark Your Calendar

MAY

- 12 Social Media and Mobile Banking Security Webinar
- 14 Plant Exchange - Windsor Heights and Cedar Rapids Blairs Ferry branches

JUNE

- 8 Auto Row Architecture in the Western Gateway

Event Reservations

Reservations are required for ALL events. Please register online at BankersTrust.com/SLC.

You can also visit any branch or call (515) 271-1014.

We look forward to seeing you soon!

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 WALKING KEY

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

Looking Back at 2020



Don Coffin,
CEO & President

Dear Secure LifeStyles Club Members,

There's never been a year we've been so happy to leave behind. But despite all the health- and weather-related issues of 2020, Bankers Trust had a strong year and continued to serve the financial needs of our customers and communities. We recently released our 2020 Annual Report, and here are some highlights:

- Total assets grew to \$5.8 billion and combined assets rose by \$814 million
- We positively impacted 25,000 jobs by helping businesses with Paycheck Protection Program loans

Our Retail banking teams were greatly affected, but our essential workers showed up day after day, keeping branches running via drive-up lanes and informing customers about ways to bank remotely. This resulted in:

- 15% increase in mobile deposits
- 33% increase in card controls enrollment (*Learn more about Card Controls in "Keeping Your Cards Safe"*)
- 10% increase in online bill pay enrollment

Despite several new challenges, our team members stepped up and continued their long-standing commitment to our communities. In 2020, we:

- Raised more than \$600,000 for United Way in Ames, Cedar Rapids, Central Iowa and Phoenix
- Had 40% of all employees volunteer and 20% volunteer over 30 hours
- Gave more than \$1 million to nonprofit partners

Our employees continued to show that Bankers Trust is a premier workplace:

- 95% of team members participated in the bank's biennial employee engagement survey
- The bank's Diversity & Inclusion Committee introduced an internal Listen. Learn. Live. initiative that focuses on continuing our commitment to racial equality

Visit any branch or BankersTrust.com to view our full 2020 annual report. Here's to a better 2021.

Sincerely,

Keeping Your Cards Safe



Bankers Trust is committed to your financial security. One of the many ways we help protect you is through Card Controls. Available on your mobile app, Card Controls give you the flexibility to choose how you restrict or allow access to your Bankers Trust debit and credit cards.

Card Controls are easy to use and can help monitor your spending and reduce fraud. For example, the Card Controls features allow you to do the following:

- Disable your card if it is lost or stolen
- Allow only certain types of transactions
- Select merchant types
- Set dollar limits for card transactions
- Set preferences to notify you of unusual purchases

Once logged in to the Bankers Trust app on your mobile device, tap on the Menu and select Card Controls to begin setting preferences for any of these features.

Give yourself peace of mind knowing your card activity is in your control.

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!

Contact any SLC representative to receive referral materials and learn more about the program.

*Terms of the double referral bonus: A \$100 bonus will be credited to the new customer's and referrer's Bankers Trust accounts within 60 days of the referral meeting all SLC membership criteria. Bonuses will be reported as interest income to the IRS on form 1099-INT. Offer not available to existing Bankers Trust checking customers or those that have had a checking account with Bankers Trust within the last six months of account opening. Employees of Bankers Trust and/or its affiliates are not eligible for bonus.

RECIPE of the MONTH



If you're tired of cooking the same things every week, head over to [BankersTrust.com/SLC](https://www.bankersttrust.com/SLC) and check out our monthly featured recipe, submitted by fellow SLC members. March's recipe of the month – Pecan Chicken – looks especially tasty and simple!

If you would like to submit a recipe, simply visit [BankersTrust.com/SLC](https://www.bankersttrust.com/SLC) and fill out the form with your contact information and recipe. If you do not have access to the internet, please mail the recipe, including your name and phone number, to:

Bankers Trust
SLC Recipe of the Month
3905 Merle Hay Rd.
Des Moines, IA 50310

Visit [BankersTrust.com/SLC](https://www.bankersttrust.com/SLC) to learn more.



Why is the Stock Market Hitting All Time Highs When the Economy is Hurting?



Jason Egge (515) 245-2892
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The United States stock market (S&P 500) has continued to reach new heights in 2021. At the same time, millions of Americans are struggling to hold on to their small businesses, meet basic needs and find jobs. I am often asked why the stock market is surging while the economy is in bad shape. This article will provide an economic analysis of why the stock market is doing so well while so many Americans are struggling.

When evaluating the economy today, everything starts with the COVID-19 virus. The virus hit the hospitality sector of the economy with a vengeance, and job losses have been significant. The people who work in sectors of the economy that have been able to use technology to adapt to the “social distancing era” have not suffered like the hospitality sector. Many of those workers have maintained their income and are purchasing items from Amazon, subscribing to Netflix, sharing photos on Facebook and buying iPhones. Those companies have generated billions in revenue and their stock prices have surged.

While small local retailers have closed their doors or are struggling to stay in business, the larger retailers like Target have done very well. Over the last 11 months, the stock price of Target has increased more than 100%. In 2020, the

Minneapolis-based retailer posted earnings that exceeded Wall Street expectations. Target had the capital and technology to quickly adapt to the social distancing era.

There are also some long-term trends that have impacted the U.S. stock market that are not related to COVID-19. Companies that are based in the United States are getting more and more of their revenues from customers outside the United States. In 2020, the companies that make up the S&P 500 got 40% of their revenues from customers outside the United States. In 2010, that number was 30%, and in the year 1990, revenues from foreign operations were negligible. If you have traveled outside the U.S., you have likely seen familiar chains like McDonald’s or Starbucks and even had the chance to buy American products, like an ice-cold Coca-Cola.

The trend of U.S.-based companies getting more of their revenue from outside the U.S. is likely to continue as emerging markets like India look to U.S. companies to provide goods and services. Those companies that expand their revenue streams across the globe will likely be rewarded with increasing share prices. Moving forward, this means that share price of U.S.-based companies will not be as dependent on the U.S. economy as has been the case in previous years. It is still imperative that the economy in the U.S. experiences a strong economic rebound if the stock market is to rise in 2021.

It is plain for all to see that a strong rebound in our economy will be directly linked to how well we vaccinate our population. This

will allow people to go back to some semblance of the way things were before COVID-19 and provide job opportunities to the millions of Americans who want to work to provide for their families.



As a financial advisor, I will be looking at investing in companies for my clients that take advantage of the digital age, harness new technologies to change our lives for the better, and increase their revenue streams. As a member of my community, I am hopeful that a successful vaccination campaign will bring back local hospitality and small businesses so the people who have suffered so much can start working again.

Jason Egge is a Financial Advisor with Securities America Advisors, Inc. Securities offered through Securities America, Inc., member FINRA/SIPC. Bankers Trust, BTC Financial Services, a division of Bankers Trust, and Securities America are separate companies. Advisory services offered through Securities America Advisors, Inc.

Not FDIC Insured. No Bank Guarantees. May Lose Value. Not a Deposit. Not Insured by Any Government Agency.



NAVIGATING THE DIGITAL WORLD



WEDNESDAY, MAY 12 

Join us for this informational online meeting about social media and security. Abby Delaney, AVP, Corporate Communications Officer, will review a variety of social media platforms, differences among them, and how to stay secure on each. This discussion will also include information on privacy controls and best practices for mobile banking. Maureen Seip, AVP, Consumer Product Manager in Digital Services, will cover the Bankers Trust mobile app, pay apps and card controls.

Please register online at BankersTrust.com/SLC by May 9. You will receive a follow-up email two days before the event with the webinar and call-in information.

TIME 11 a.m. – Noon
LOCATION Online
COST Free

**To ensure you are ready to participate, please start the login process five to ten minutes prior to the start time.*



FREE PLANT AND SEED EXCHANGE



FRIDAY, MAY 14 

Do you love to garden, have perennials you need to divide, or maybe have too many canna bulbs this season? Are you looking for some new varieties to fill your garden but don't want to pay the expensive green house prices? This event is for you! SLC in Des Moines and Cedar Rapids are hosting a FREE plant exchange with vegetables and perennial plants. Just bring in your excess plants, cuttings, bulbs, seeds and herbs and exchange them for something new.

No RSVP required.

TIME 9 a.m. – 4 p.m.
LOCATION Windsor Heights Branch
7000 University Avenue,
Windsor Heights
COST Free

TIME 9:30 a.m. – 2 p.m.
LOCATION Cedar Rapids
Blairs Ferry Branch
400 Blairs Ferry Road NE,
Cedar Rapids
COST Free

AUTO ROW ARCHITECTURE IN THE WESTERN GATEWAY



TUESDAY, JUNE 8 

Auto row is a term we often associate with the current cluster of dealerships in the suburbs with their large vehicle display lots. Explore the original period of vehicle assembly, sales and service a century ago in the city center. Attendees will gain an understanding of the surviving auto row buildings now used for apartments and restaurants along with the design characteristics of the building type.

Please register online at BankersTrust.com/SLC by June 6. You will receive a follow-up email one day before the event with the webinar and call-in information.

TIME 9:30 – 10:30 a.m.
LOCATION Online
COST Free

**To ensure you are ready to participate, please start the login process five to ten minutes prior to the start time.*





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BANKING | LENDING | WEALTH MANAGEMENT

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

BankersTrust.com/SLC