



453 7th Street  
Des Moines, IA 50309



### Bankers Trust Annual SLC Appreciation Dinner Save The Date: Friday, October 29

We will decide whether to move forward with the event in September based upon CDC guidelines, vaccination rates and more, and will notify you when the decision is final.

## Secure LifeStyles Club Representatives

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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](https://www.bankerst.com/SLC)



# Secure LifeStyles Club

NEWSLETTER AND EVENT SCHEDULE | SUMMER 2021



# Mark Your Calendar

## AUGUST

- 4 Giving Garden Volunteering
- 13 (Three dates available)
- 20
- 25 Greater Des Moines Botanical Garden Tour

## SEPTEMBER

- 15 Should I Be Concerned About Inflation?
- 16 Woodland Cemetery Tour
- 21 A New Standard of Living — Lustron Houses

# Event Reservations

Reservations are required for ALL events. Please register online at [BankersTrust.com/SLC](http://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



# Stay Healthy This Summer!

While summer is a wonderful time for fun and relaxation, it can also be a concern for older adults. Physiological changes as we age make seniors more susceptible to the heat, humidity and sun exposure. Here are a few tips to stay healthy this summer:

# 1



## BOOST YOUR HYDRATION

Drink extra caffeine-free fluids before you head outdoors and continue to do so while outside. Water is sufficient if you are healthy, but Gatorade and Pedialyte are also good options.

# 2



## WEAR SUNBLOCK

Use at least 30 SPF and make sure you cover every area exposed to the sun. Don't forget spots like ears, upper lip, backs of your hands and the top of your feet.

# 3



## STAY INDOORS

On the hottest days of the summer, it is best to limit your sun exposure to morning hours or later in the evening after sunset.

Banking online or on the mobile app are both excellent ways to get your banking tasks done while staying safe from the sun. Speak with any Bankers Trust team member on how to sign up for both services. Don't worry if you need to come into a branch. We will be happy to help in any way you need in our cool environment.

Enjoy the remaining summer as the days continue to get shorter. We'll miss these days once the snow arrives!

# In Case You Missed It

Bankers Trust hosted a Navigating the Digital World webinar in May. A recording can be found at [BankersTrust.com/SLC](https://www.bankerst.com/SLC). Here are the top take-aways from the presentation:

## SOCIAL MEDIA

- 1. Make sure your security settings are as secure as possible** (information is shared with friends only), and only accept friend or connection requests from people you truly know. Conduct a Facebook Privacy Review to check your settings.
- 2. Think about the information you're sharing before you post.** Are you sharing information that could be used against you by scammers? For example, your first pet's name, your full date of birth (including year), whether you're away from your home for an extended time, etc.
- 3. Once you've secured your accounts, enjoy connecting with your friends and family.** That's what social media is all about!

## DIGITAL BANKING

- 1. The Mobile Banking app is regularly updated to add more functionality.** In addition to great features like depositing checks and using card controls, we recently added the Personal Finance money management tool to Mobile Banking.
- 2. Sign up for the new Personal Finance money management tool on Internet Banking.** Link all your accounts, loans and investments to see them all in one place!
- 3. Adding your debit and credit cards to mobile wallets like Apple Pay, Samsung Pay, PayPal, Google Pay and other popular payments apps is easy and secure!** Make in-store, in-app or online payments quickly and securely. Your payment and shipping information is stored in the mobile wallet for added convenience to check out quickly and easily when shopping online.

# Updated SLC Membership Requirements

As of May 1, 2021, new SLC members are required to have a checking account with Bankers Trust and a minimum of \$20,000 in total deposits in Bankers Trust accounts. Previously, the requirement was \$15,000 minimum in deposits and a primary checking account. Updating our SLC membership requirements will make it easier for customers to understand how they can qualify for club benefits. We understand it was often difficult to make the necessary banking transactions every 60 days as required for a primary checking account. To alleviate this challenge, you are now required to have an open checking account only and the higher deposit amount. There are no longer any transaction requirements.

As an existing SLC member, you will have until March 1, 2022, to meet the new \$20,000 SLC minimum deposit requirement.

As a reminder, you may reach this requirement through any combination of Bankers Trust accounts. Some ways to meet the deposit minimum include:

- Adding money into any of your existing Bankers Trust deposit accounts, like checking or savings
- Opening a new certificate of deposit or transferring an IRA from another financial institution
- Establishing a deposit relationship with our investment brokerage team, BTC Financial Services

If you cannot, or choose not to, maintain the new minimum balance and checking account requirements for SLC, you will not need to take any action. You will still enjoy the excellent personal service you've come to expect from Bankers Trust. If you have a Secure LifeStyles checking or savings account and no longer qualify for SLC, you will be notified and those account type(s) will be changed to a Direct Checking or Regular Savings, respectively. Your account number(s) and any established automatic debit and credits will not be changed.

Many of our account options provide lower deposit requirements and no fees for account holders who are age 55 and older or meet minimum balances. You may also qualify for similar benefits through Bankers Trust's Relationship Package, which may qualify you to earn higher interest rates for certain deposit accounts and enjoy waived monthly fees based on your aggregated balances and activity.

Please contact your banker, any SLC representative or Customer Service at 1-800-362-1688 with questions or concerns regarding this update.

# VOLUNTEER AT THE BANKERS TRUST GIVING GARDEN

AUGUST 4, 13 AND 20



Join Bankers Trust employees to maintain the Bankers Trust Giving Garden. The garden was planted in the spring of 2020 originally and produce grown in the garden is donated to Des Moines Area Religious Council (DMARC) and the Food Pantry Network that supports 14 food pantry sites as well as the mobile pantry.

SLC members can volunteer on one of the following dates to water the plants, weed the garden and turn the compost. You will also learn more about the Giving Garden program, including how the program was developed and how Bankers Trust team members are involved.

Register online at [BankersTrust.com/SLC](https://BankersTrust.com/SLC) by August 2. There is a limit of 3 SLC volunteers per date.

- DATES** August 4, 13 and 20
- TIME** 9 a.m. – 10 a.m.
- LOCATION** Mickle Center in Sherman Hill, 1620 Pleasant St, Des Moines — park and enter the garden on 17th Street, between Pleasant Street and Woodland Avenue
- COST** Free



# BOTANICAL GARDEN TOUR

WEDNESDAY, AUGUST 25

Join SLC for a guided tour that shares the history and bright future of the Greater Des Moines Botanical Garden, highlighting an ecological approach to horticulture. Your guide will illuminate notable plants and key pieces of the facility’s history as you tour the conservatory and outdoor gardens (weather permitting). The tour includes full admission to the facility so you can enjoy the remaining features after the tour.

Register online at [BankersTrust.com/SLC](https://BankersTrust.com/SLC) by August 22.

- TIME** 10 a.m.
- LOCATION** Greater Des Moines Botanical Garden  
909 Robert D. Ray Dr., Des Moines
- COST** \$10

# SHOULD I BE CONCERNED ABOUT INFLATION?

WEDNESDAY, SEPTEMBER 15

Inflation has emerged as one of the top concerns for investors in 2021. Jason Egge and Bailey Davis will discuss the current data on inflation and provide ideas for investors to navigate potential inflation concerns.

Register online at [BankersTrust.com/SLC](https://BankersTrust.com/SLC) by September 10. In-person attendance is limited to the first 12 people to register with this preference indicated, remaining registered participants will be able to attend via webinar.

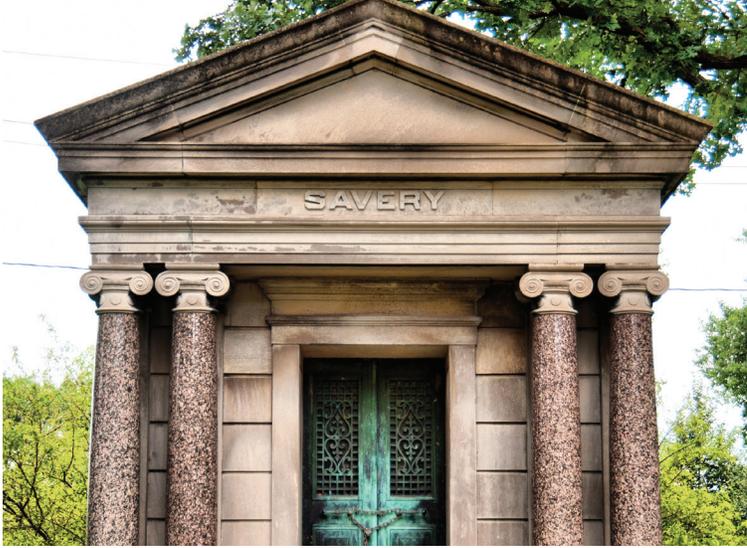
You will receive a follow-up email two days before the event with the webinar and call-in information.

- TIME** 10 a.m. – 11 a.m.
- LOCATION** Bankers Trust Windsor Heights branch, 7000 University Avenue, Windsor Heights (in-person) and online
- COST** Free

*For remote participants, to ensure you are ready to participate, please start the login process five to 10 minutes prior to the start time.*

Visit [BankersTrust.com/SLC](https://BankersTrust.com/SLC) to learn more and register for these events.





## WOODLAND CEMETERY TOUR

THURSDAY, SEPTEMBER 16



It's the return of another great Secure Lifestyles event — the Woodland Cemetery Tour. Established in 1848, Woodland Cemetery is the oldest cemetery in Des Moines and the final resting place of some of the most prominent citizens of its past. Please join us as we walk through local history with researcher, educator and historian Archie Cook. As we pass through the tree-lined lanes, we will see the names of past residents who helped make Des Moines the city that it is today. Names like Younker, Hubbell, Ingersoll, Fleur and Sherman which are familiar to us in our everyday life.

Tours are 2 ½ hours long, rain or shine, and are over uneven ground so wear good walking shoes.

Register online at [BankersTrust.com/SLC](http://BankersTrust.com/SLC) by September 10. There is a limit of 20 participants for the tour.

**TIME** 11 a.m. – 12 p.m.

**LOCATION** Woodland Cemetery  
2019 Woodland Avenue  
Des Moines

**COST** \$15 — required \$10 per person donation to the Woodland Cemetery Preservation fund and \$5 tip for tour guide; the funds will be debited from your Bankers Trust checking account

*Please arrive 15 minutes early and enter Woodland Cemetery by the main entrance on Woodland Avenue, near the intersection with Martin Luther King Jr. Parkway.*

Woodland Cemetery images courtesy cwwycoff1 at <https://flickr.com/photos/80909625@N00/4822184313>



## A NEW STANDARD OF LIVING — LUSTRON HOUSES IN DSM

TUESDAY, SEPTEMBER 21

Lustron homes are as unique in appearance as how they are built. Learn about the short-lived Lustron Corporation, the character defining features of the all-metal houses and each of the 14 houses in Des Moines and Windsor Heights from architect Steve Stimmel, AIA. You'll gain an understanding of the very short-lived, mid-century modern phenomenon of these manufactured homes.

Register online at [BankersTrust.com/SLC](http://BankersTrust.com/SLC) by September 16.

You will receive a follow-up email four days before the event with the webinar and call-in information.

**TIME** 10 a.m. – 11 a.m.

**LOCATION** Webinar

**COST** Free

*To ensure you are ready to participate, please start the login process five to 10 minutes prior to the start time.*



# New Bankers Trust Personal Finance Money Management Tool Launched



The Bankers Trust Personal Finance money management tool provides you with a total financial picture in one place. This free service is available to customers enrolled in Internet Banking. After logging in online, check out the Personal Finance tab at the top of the page. The tool is also located on the landing page of the mobile app.

Personal Finance allows you to view account balances, create monthly budgets and set payment and savings benchmarks. You can monitor the transactions

and balances of your Bankers Trust accounts as well as those from other financial institutions. Spending analysis is simplified through the creation of customizable categories (i.e., food, clothing, entertainment, bills and utilities, health and fitness).

You also have the option to receive email alerts to notify you when you get close to or exceed your budget goals. This tool allows you to create healthy spending and saving habits for a secure financial outlook.

## Should You Be Worried About Inflation?



**Jason Egge** (515) 245-2892  
Vice President, BTC Financial Services  
7000 University Ave., Windsor Heights

Equity markets have continued to reach all-time highs in 2021. The optimism that drove markets to those highs has now been impacted by inflation concerns. Investors are increasingly worried about inflation and how it might impact their portfolios. Here's an overview of what inflation is, how it is measured, why we're experiencing high inflation and how to review your investment portfolio with inflation in mind moving forward.

### What is inflation and how is it measured?

We measure inflation by the Consumer Price Index (CPI), which is defined by the U.S. Bureau of Labor Statistics as the change in price of all goods and services for urban household consumption. Inflation tends to

rise when you have too many dollars chasing too few goods. In short, it is a lack of production.

### Why are we experiencing rising inflation right now?

Since the start of the COVID-19 pandemic in 2020, there have been three rounds of stimulus funds sent out to help offset the devastating impact. Additionally, the savings rate went up significantly during that time for people who still had jobs but were not spending their income on travel, dining and other entertainment due to restrictions.

Now that the vaccination rate is increasing and restrictions are loosening, consumers are ready to spend the savings they've grown throughout the past 15 months. However, with so many businesses having experienced

production reductions last year, there is not enough supply to meet consumers' demand.

This results in the rise in price of goods, or CPI. For the 12-month period ending in April 2021, CPI increased to 4.2%. For comparison, the CPI has averaged 1.70% on an annualized basis over the previous 10 years, so the current inflation rate is significantly higher than previous years.

### What does high inflation mean for investors?

The question for investors is, "Is higher inflation a long-term trend?" While the risk of inflation is clearly real, there are reasons to believe higher inflation may only be temporary.

One of those reasons is the improving unemployment rate.

# RECIPE of the MONTH



Don't forget, Bankers Trust SLC is looking for delicious recipes to share with our members. Each month a new recipe is featured at [BankersTrust.com/SLC](https://www.bankersttrust.com/SLC).

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 Road  
Des Moines, IA 50310**

The current U.S. unemployment rate is 6.1%. In April of 2020, it was 14.7%. Americans are returning to work and businesses are getting the additional help they need to meet consumer demand.

Another reason is that we have a highly efficient economy that has benefited from technological advances that have improved worker productivity over the last 40 years. Additionally, the Federal Reserve has committed to keeping interest rates low until unemployment is near 4% thus allowing for additional capital formation.

## **What can we expect moving forward?**

The last time the U.S. suffered through high inflation rates was the late 1970s and early 1980s and,

since then, the world's capacity to produce goods and services has increased significantly. Unlike in the 70s when only the U.S., Canada, Australia, Europe and Japan were considered "first world" countries, we now have countries like China, South Korea, Taiwan, Mexico, Brazil and Vietnam all contributing to production to meet consumer demand.

Moving forward, it will be important to evaluate the risk of inflation as it relates to portfolios. We're watching the unemployment rate, statements from the Federal Reserve, the CPI, global production data and corporate earnings to evaluate if inflation will be a trend.

As an advisor, I track this information daily and apply it to my client recommendations when

considering their unique financial situation. If you would like to talk about your unique financial needs and create a plan to suit your goals, please call our office today. We are happy to help.

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