



Secure LifeStyles Club

NEWSLETTER AND EVENT SCHEDULE | FALL 2021



Mark Your Calendar

OCTOBER

29 Annual Celebration Meal Pick-up (Central Iowa only)

NOVEMBER

3 Common Scams That People Fall For

15 Annual Security Seminar

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 LifeStyles 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



RECIPE of the MONTH

Bored of your standard recipes? Take time to test delicious recipes from other SLC members. From treats like Grilled Crispy Treat S'mores from Danielle J. to Mom's Meatloaf from Sandy K., there is a new recipe available monthly at BankersTrust.com/SLC.

And if you would like to submit a recipe, visit BankersTrust.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

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

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 Secure LifeStyles Club benefits to share with your friends:

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

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.



A Lot Has Changed Yet Stayed the Same

We never thought the last quarter of 2021 would look so much like the same period of 2020. But along comes the Delta variant and it feels like we are back to square one in many ways. Despite these challenges, Bankers Trust will continue to serve your financial needs in whatever way you feel most comfortable.

Branches and drive-up lanes are currently open, and you will be notified if that changes. You can use Internet Banking and the mobile banking app to perform much of your banking, any day, any time and from anywhere. And don't forget, our Easy Access automated phone service is also always available for accessing account activity, balances and much more, 24 hours a day. Finally, our dedicated Customer Service team is available

Monday through Friday, 7:30 a.m. to 8 p.m. CDT as well as Saturday from 8 a.m. to noon CDT.

Because of the constant change in the status of the pandemic, we will again miss seeing you in person for the Annual Appreciation Dinner. We appreciate those who provided their thoughts about holding an in-person event because your health and safety are very important to us. You should have already received information on how you can participate virtually. You may also get more information at [BankersTrust.com/SLC](https://www.bankerst.com/SLC).

Enjoy the holidays! They are just around the corner Let's toast to an even better 2022 and a return to normal.

Reminder — Updated SLC Membership Requirements

Earlier this year, Bankers Trust updated the membership requirements for SLC membership. New SLC members are now required to have a checking account with Bankers Trust and a minimum of \$20,000 in total deposits in Bankers Trust accounts.

As an existing SLC member, you 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

COMMON SCAMS THAT PEOPLE FALL FOR

WEDNESDAY, NOVEMBER 3 

We live in a time of great progress, leaps in technology and nearly unlimited access to free information, but the world doesn't stop being a dangerous place overnight. There are a great number of con artists, scammers and smart thieves who are ready to take advantage of people's gullibility, trusting nature and compassion. Please join Cedar Rapids SLC and Cedar Rapids Police Department Sergeant Laura May to discuss scams and more that harm people. Please come prepared with questions. Light snacks will be served.

In-person attendance is limited to the first 10 people to register with their preference indicated.

All other participants may take part via webinar.*

Register online at BankersTrust.com/SLC by Oct. 27.

TIME	Noon
LOCATION	Bankers Trust 400 Blairs Ferry Road NE Cedar Rapids
COST	Free

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



ANNUAL SECURITY SEMINAR (VIRTUAL)

MONDAY, NOVEMBER 15 

Join the Secure LifeStyles Club for our annual Security Seminar, featuring Jodi Selby, Senior Risk Operations and Compliance Manager. Jodi will discuss current security issues for seniors as well as how to protect your personal information and finances.

Register online at BankersTrust.com/SLC by Nov. 10.

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

TIME	1 - 2 p.m.
LOCATION	Webinar
COST	Free

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



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 Direct Checking or Regular

Savings, respectively. Your account number(s) and any established automatic debit and credits will not be changed.

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

Market Highs are the Perfect Time to Evaluate Portfolios



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

With the equity markets reaching new heights in 2021, now is the perfect time to review the allocations in your retirement portfolio. Equity markets have had a strong year in 2021 driven by the economic recovery from COVID-19 and the incredible pace in innovation in corporate America. Rising equity markets can give some retirees a false sense of security.

When portfolios are growing on a consistent basis, some retirees stop looking at the details of their portfolio to make sure they have the right mix to meet their retirement needs. For example, if you determined your proper investment mix is 50% equities and 50% fixed back in the summer of 2020 it is very likely your equity exposure is now well above 60% or 65%.

In the event of a decline in the equity markets, your downside risk is substantially higher with 65% exposure to equities vs. a 50% exposure. For those who depended on their retirement portfolio for income, a significant decline in the equity markets can be detrimental to a retirement income plan.

To be clear, I am not suggesting a significant decline of the equity

markets is around the corner. Economic growth and corporate earnings continue to be positive. Right now, the evidence suggests the rise in inflation will be temporary. However, the time to plan for declining equity markets is when markets are high because it is hard to know when things will change. An analogy would be building a flood wall before it rains.

That is why it is so critical to have a well thought-out retirement plan that details a withdrawal schedule that can withstand the inevitable ups and downs of the equity markets. A good plan will consider your income needs, tolerance for risk, and details for withdrawing funds in good and bad markets.

It takes decades of sacrifice and hard work to build a retirement portfolio. A poor retirement income plan can have a devastating impact on living the retirement you deserve. Anyone who advises you on your retirement portfolio should appreciate the decades of work it takes to build a retirement portfolio. A good advisor demonstrates that

appreciation by having a plan in place to handle all types of market conditions. If you feel your advisor does not appreciate your needs, feel free to give us a call. We are happy to help.

Jason Egge is a Financial Advisor with Securities America, Advisors, Inc. Securities offered through Securities America, Inc., member FINRA/SIPC. Advisory services offered through Securities America Advisors, Inc. Bankers Trust, BTC Financial Services, a division of Bankers Trust, and Securities America are separate companies. Securities America and its representatives do not provide tax advice; it is important to coordinate with your tax advisor regarding your specific situation.

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





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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