



Secure LifeStyles Club

NEWSLETTER AND EVENT SCHEDULE | SUMMER 2022



Mark Your Calendar

AUGUST

4 Inflation Presentation

SEPTEMBER

16 Shred Day - Ankeny

30 Shred Day - South

OCTOBER

5 Annual Security Seminar

7 Shred Day - Windsor Heights

21 Shred Day - North

28 SLC Appreciation Dinner

NOVEMBER

4 Shred Day - Clive

Event Reservations

Reservations are required for most 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

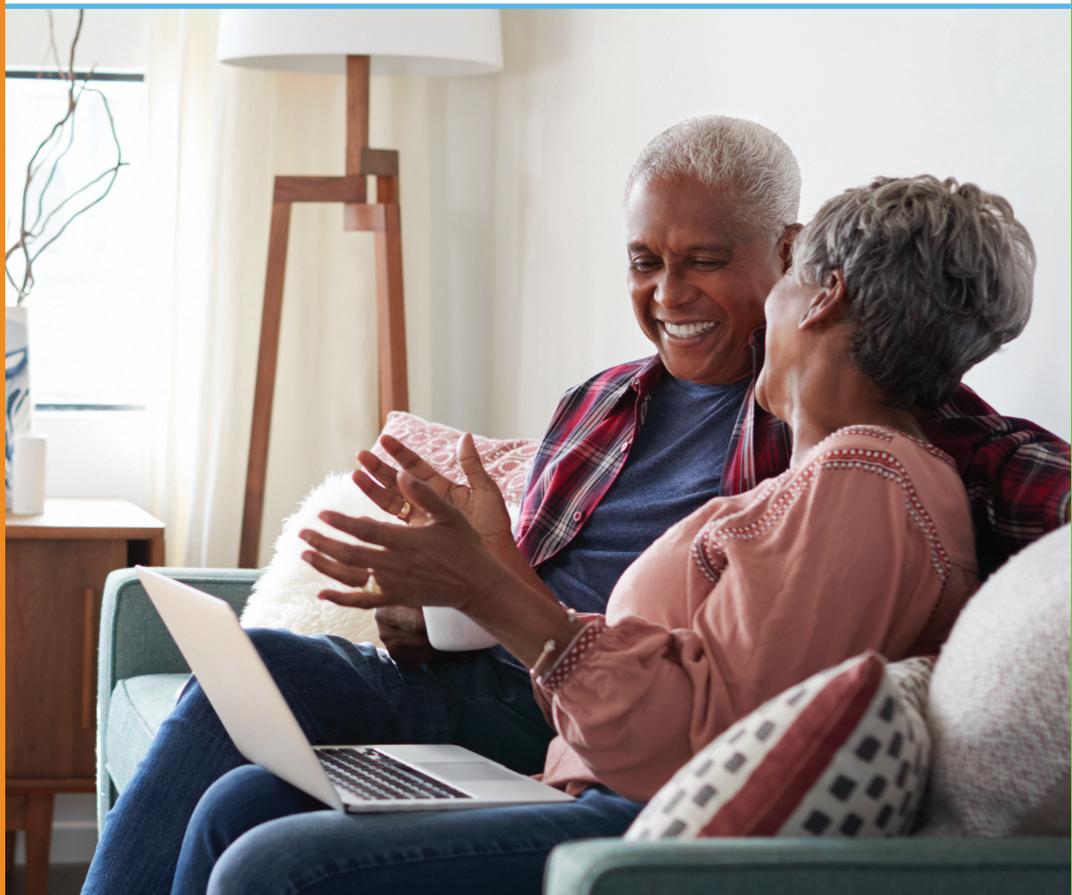
How to Receive Our Best Rates

Secure LifeStyles Club members are very important to Bankers Trust. We value the trust you continue to place in us yearly and enjoy the opportunity to connect with you in person and virtually through seminars and other events. While SLC members earn certain benefits because of their membership, you may not know about the additional benefits you can earn with the Benefits Banking Relationship Package.

The Relationship Package helps you earn rewards for using multiple Bankers Trust accounts. The more products and services you use, the higher your rewards. And you may already qualify because you have a checking account with the bank. Your total balances, activity and additional services determine your reward level - Bronze, Silver, Gold, or Platinum. And as your relationship with Bankers Trust grows and changes, your benefits do too.

A few of the outstanding benefits include higher interest rates for CDs and IRAs. You can earn as much as .20% more on your CDs and savings accounts with the Relationship Package Platinum level. Additional benefits include refunded fees from ATM transactions, Cashier's Checks, overdraft protection transfers and more.

Start earning the extra benefits of the Relationship Package by speaking with any banker to get enrolled.



INFLATION PRESENTATION FROM JASON EGGE, VP, BTC FINANCIAL SERVICES

THURSDAY, AUGUST 4 

Inflation continues in 2022 after being a top concern in 2021. Jason Egge, VP, BTC Financial Services, will discuss the current data on inflation and provide ideas for investors to navigate potential inflation concerns.

Register online at BankersTrust.com/SLC by July 25. 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 – 11:30 a.m.

LOCATION Bankers Trust Windsor Heights Branch
7000 University Avenue, Windsor Heights (in-person) and online

COST Free

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

BANKERS TRUST SHRED DAY

SPECIFIC FRIDAYS IN SEPTEMBER, OCTOBER AND NOVEMBER 

Back by popular demand, Bankers Trust is offering free shred services this fall. All customers are encouraged to visit one of the locations noted below to drop off your personal documents, and you don't even have to get out of the car. A specialist with the shredding company will take the items from your car and add them to the shred machine.

Items that you shred should include any documents that contain your personal information, including name, address, phone number, credit card number (or a part of the whole number), signatures, Social Security number and account number.

TIME 10 a.m. to 2 p.m. at each location

LOCATIONS

| | |
|-------|--|
| 9/16 | Ankeny branch – 1925 N. Ankeny Boulevard, Ankeny |
| 9/30 | South branch – 655 E. Army Post Road, Des Moines |
| 10/7 | Windsor Heights branch – 7000 University Avenue, Windsor Heights |
| 10/21 | North branch – 3905 Merle Hay Road, Des Moines |
| 11/4 | Clive branch – 11111 University Avenue, Clive |

COST Free

No reservations required.

ANNUAL SECURITY SEMINAR

WEDNESDAY, OCTOBER 5 

Christi McWilliams, AVP, Bank Security & BCP Officer/Supervisor, and her colleague Edin Hadzic, AVP, BSA/AML Compliance & Information Security Officer, will cover some of the most pressing security topics that are affecting senior citizens at this time. They will cover:

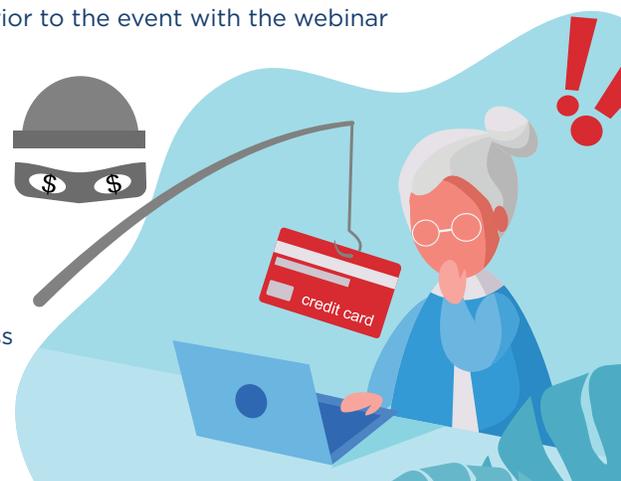
- Phone spoofing
- Identity theft
- Imposter fraud such as IRS scams, romance scams, grandkid scams and tech scams
- What to do if you become a victim and available resources
- Basic security hygiene

Light appetizers will be provided by Gateway Market. After the presentation, attendees are invited to tour the Greater Des Moines Botanical Garden.

Register online at [BankersTrust.com/SLC](https://www.bankerst.com/slc) by September 23. In-person attendance is limited to the first 50 people to register with this preference indicated. Remaining registered participants will be able to attend live via webinar. You will receive a follow-up email two days prior to the event with the webinar and call-in information.*

TIME 10:30 – 11:30 a.m.
LOCATION Greater Des Moines Botanical Garden
909 Robert D. Ray Dr., Des Moines
In-person and online
COST Free

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



SAVE THE DATE

SLC APPRECIATION DINNER

Bankers Trust is thrilled to host our annual SLC Appreciation Dinner in person again this year. After a two-year hiatus, we are looking forward to a wonderful meal, great conversation and enjoying each other's company.

A formal invitation and ability to RSVP will be mailed later this summer. In the meantime, though, please mark this date on your calendar.

Friday, October 28, at 5 p.m.
Prairie Meadows Conference Center, 1 Prairie Meadows Dr., Altoona

What is Next with Inflation



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

Inflation continues to be a dominant story in the 2022 financial markets. According to the Consumer Price Index, April 2022 prices have increased by 8.3% over the previous 12 months. Concerns over inflation and how the United States Federal Reserve (Fed) will respond have led to declines in the equity and fixed income markets on a year-to-date basis as of June 6, 2022. Most investors are wondering what the Fed will do next and how it might impact their portfolio.

The primary tool to combat inflation is increasing the Federal Funds Rate. The Federal Funds Rate is the interest rate at which banks and credit unions lend reserve balances to other banks and credit unions. The higher cost of money reduces purchasing power, or what you can afford to buy, so the Fed is effectively making you buy less. Since inflation is too many dollars chasing too few goods, people buying less should in theory bring down inflation.

So far in 2022, the Fed has increased interest rates twice, once at 0.25% and once at 0.50%. The current Federal Funds Rate stands at 1.00%, which is still low by historical standards. It is widely assumed the Fed will raise rates by another 0.50% in June and very likely another 0.50% by the end of summer, which would put the Federal Funds Rate at 2.00%. It is possible the Fed could raise rates by .75% at their June meeting. That would be a clear sign that Fed is concerned that inflation is showing no signs of slowing down.

The main concern among investors right now is that rates could be raised too quickly and drive the economy into a recession. However, another fear is that the Fed has been too late to increase interest rates and high inflation will become persistent. These concerns have spawned several speculative articles in the financial press about recession and inflation driving equity markets significantly lower. Others have argued that inflation will come down quickly and equity markets will recover quickly.

In my experience, it is rare that the extreme predictions come to

pass. The next three months of the Consumer Price Index will provide investors with crucial data to indicate if inflation is starting to come down. It is hard to see a sustained rally in the equity markets until there are clear signs of high inflation abating. Regarding fixed income markets, I believe the increase in the Federal Funds Rate to 2.5%-3.0% has largely been priced in, so unless there is a need to raise rates beyond 3.00%, if the Fed must raise the Federal Funds Rate above 3% by year end there could be more short-term pain for fixed income.

A good financial plan considers periods of market decline and economic uncertainty. A good advisor will have planned for a downturn when putting together your portfolio and should be able to articulate strategies for investing during inflationary periods and market volatility. If you don't currently have a good plan in place, please feel free to contact our offices. We are always 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.





453 7th Street
Des Moines, IA 50309

Bankers Trust Locations

ALTOONA

3820 8th St. SW, Altoona, IA 50009
(515) 957-8989

AMES

3725 Stange Road, Ames, IA 50010
(515) 233-4424

ANKENY

1925 N Ankeny Blvd., Ankeny, IA 50023
(515) 965-2497

CLIVE

11111 University Ave., Clive, IA 50325
(515) 222-2000

DEERFIELD

13731 Hickman Rd., Urbandale, IA 50323
(515) 222-2014

DOWNTOWN

717 7th St., Des Moines, IA 50309
(515) 245-2426

EAST

150 E. Euclid Ave., Des Moines, IA 50313
(515) 245-2432

EDGEWATER

9225 Cascade Ave.
West Des Moines, IA 50266
(515) 222-2014

GRIMES

110 SE Main St., Grimes, IA 50111
(515) 986-3606

NORTH

3905 Merle Hay Rd., Des Moines, IA 50310
(515) 245-2440

SKYWALK

453 7th St., Des Moines, IA 50309
(515) 245-2919

SOUTH

655 E Army Post Rd., Des Moines, IA 50315
(515) 245-2977

WEST DES MOINES

620 S 60th St., West Des Moines, IA 50266
(515) 248-1320

WINDSOR HEIGHTS

7000 University Ave.
Windsor Heights, IA 50324
(515) 271-1000

CEDAR RAPIDS MAIN

201 1st St. SE, Cedar Rapids, IA 52401
(319) 896-777

CEDAR RAPIDS BLAIRS FERRY

400 Blairs Ferry Rd. NE
Cedar Rapids, IA 52402
(319) 221-1230

PHOENIX

2525 E Camelback Rd., Ste. 100,
Phoenix, AZ 85016
(602) 224-2020

SAGEWOOD

4555 E Mayo Blvd., Phoenix, AZ 85050
(602) 224-2035

SUN HEALTH GRANDVIEW TERRACE

14515 W Granite Valley Dr.
Sun City West, AZ 85375
(602) 224-2046