



Secure LifeStyles Club

NEWSLETTER AND EVENT SCHEDULE | FALL 2022



Mark Your Calendar

OCTOBER

- 21 Shred Day - North
- 28 SLC Appreciation Dinner

NOVEMBER

- 4 Shred Day - Clive

JANUARY

- 25 Mobile Banking, Payment Apps and Social Media Overview

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

Hello, Secure LifeStyles Club Members,

Fall is now upon us. The cooler temperatures are always a sign that our annual SLC Appreciation Dinner is right around the corner. This will be my first in-person Appreciation Dinner, and I look forward to meeting you in person rather than waving as you drive by like I did last year!

This season also marks when we hear from readers of the *Des Moines Business Record* on their picks for the "Best of Des Moines." Bankers Trust is proud to have been named both **Best Bank** and **Best Commercial Lender** once again. In addition, Bankers Trust CEO and President Don Coffin was named runner up for **Best Metro Business Leader** and **Best CEO**, and our registered investment advisor, BTC Capital Management, was named runner up for **Best Wealth Management Company**.

It is an honor to have been named Best Bank for eight consecutive years, and this recognition truly inspires our team members to continue providing the best service to our customers and help make our communities stronger. Thank you for placing your trust in us. Not only are these acknowledgments meaningful to our team, but they also show the impact of our commitment to this community.

Bankers Trust believes part of our role as a community bank is supporting the communities we serve financially, through

volunteerism, and now through our **podcast, called "Community Difference Makers."** We created Community Difference Makers as another way for Bankers Trust to lift up local nonprofits, their leaders and the great work they are doing in the community.

Because part of my role includes overseeing the bank's charitable giving program, I was asked to host these interviews. I have since enjoyed conversations with several leaders throughout Central Iowa, including Scott Raecker, executive director of the Robert D. and Billie Ray Center at Drake University, Kristi Knous, who leads the Community Foundation of Greater Des Moines, Mary Sellers, president of the United Way of Central Iowa, and many more. You can even hear my talk with retired Bankers Trust CEO and President Suku Radia about his path to community leadership.

If you're looking for something to listen to while you walk or enjoy a cup of coffee, you can find our interviews at www.BankersTrust.com/CommunityDifferenceMakers or search Community Difference Makers on Spotify. I hope you enjoy listening to these conversations as much as I have enjoyed hosting them.



Emily Abbas
SVP — Chief Consumer Banking and Marketing Officer

INTRODUCTION TO MOBILE BANKING, PAYMENT APPS AND SOCIAL MEDIA

WEDNESDAY, JANUARY 25 

Attend this presentation for an overview of the Bankers Trust Mobile Banking app, contactless cards and other payment apps from Maureen Seip, AVP, Consumer Product Manager Digital Services. We'll help you learn how to deposit a check, make your credit and debit cards more secure and use additional app features. Come with the mobile banking app loaded on your device. Abby Delaney, VP, Marketing and Communications Officer will also provide an overview of different social media platforms—what are they, how they work, and the differences between each of the options. We'll also review their safety and privacy controls.

Register online at [BankersTrust.com/SLC](https://www.bankersttrust.com/SLC) by January 16. 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 - 11:15 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 GIVING GARDEN SUPPORTS DMARC

Since 2019 the Bankers Trust Go Green committee has planted and harvested the Giving Garden, located in the Sherman Hill neighborhood of Des Moines. The garden gives Bankers Trust employees yet another way to give back to the community by growing and harvesting produce that is donated to Des Moines Area Religious Council (DMARC), which distributes the produce to local food banks. As of early September, the garden had produced 297 pounds of produce, already exceeding last year's record of 241 pounds. The garden has already broken another record, producing a zucchini that weighed six pounds, the largest single vegetable ever.

This year non-perishable items donated at the SLC Annual Appreciation Dinner will be donated to DMARC. If you have registered to attend, please make plans to donate some of the most needed items, which include protein items in cans or jars (such as tuna, chicken or peanut butter), personal care items and paper products. The DMARC van and an SLC volunteer will meet you at the entrance to Prairie Meadows Event Center to receive your donations.



CERTIFICATES OF DEPOSIT BENEFITS FROM BANKERS TRUST

Bankers Trust rewards our best customers with special pricing for Certificates of Deposit (CD), Individual Retirement Accounts (IRA) and Savings Accounts through our Benefits Banking Relationship Package. And as an SLC member, you are likely already qualified for enhanced benefits. Simply talk to any banker to learn more about the Relationship Package, get signed up, and start earning higher interest rates and other perks.

Another benefit of a Bankers Trust CD is the Wellness Options, which may allow early withdrawal without penalty** when you have a Bankers Trust primary checking account and need to redeem your CD early due to a medical emergency. Speak with a banker today or learn more at www.BankersTrust.com/CD.

** Federal law requires an interest penalty of 7 days' interest be paid on amounts withdrawn within the first six days of deposit. Wellness option does not apply to Health Savings Account (HSA) CDs.

DON'T FALL FOR THESE FINANCIAL SCAMS

Financial security is a top priority at Bankers Trust. We take the trust you place in us seriously, which is why we are committed to maintaining best-in-class security measures and educating our customers and community members on how to protect themselves from scammers.

Uptick in cryptocurrency and payment app scams

The FBI and Federal Trade Commission (FTC) have issued a warning about a recent uptick in scams involving cryptocurrency and peer-to-peer payment apps, such as Venmo, Zelle and Cash App. The scams can follow a variety of scenarios, but these are the most common right now:

- A scammer falsely identifies as a familiar entity such as the government, law enforcement or a utility company and requests immediate payment to avoid penalty, loss of service or even arrest.
- A scammer establishes an online relationship with a victim via a dating website or app. They create a false sense of intimacy and dependency and then ask for payment for an urgent crisis or to pay transportation costs to visit the victim or offer to assist with a high return investment opportunity.
- A scammer falsely convinces a victim they have won an award and consequently demands the victim pay lottery fees.

Regardless of the scheme, scammers are using cryptocurrency ATMs, peer-to-peer payment apps and other platforms to collect funds from victims. These methods have become popular among scammers for their decentralized and untraceable nature.

Protect yourself

To protect yourself, always follow online security best practices, such as sending money only to people you know, using caution when being contacted about an urgent crisis requiring you to take immediate action, and avoiding suspicious links online.

Bankers Trust will never move funds without a customer's request. We will never ask for your password or login credentials. In the event funds are lost due to a scam, we work with law enforcement and other financial institutions to recover those funds whenever possible. We continue to work hard to protect you from financial scammers.

The Silver Lining



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

The markets in 2022 have been quite challenging and sometimes difficult to watch. As of September 16th, 2022, the equity markets (S&P 500) are down -19.25% and the fixed income markets (Barclays Aggregate Bond Index) are down -11.46%. High inflation is the reason behind the carnage and the Federal Reserve has been raising interest rates at a pace not seen since the early 1980s to try and bring down high inflation. While investors have suffered losses across most asset classes in 2022, there is a silver lining.

For years, investors have struggled to find good sources of income in conservative investment options. For example, one year ago the yield on a 2-Year United States Treasury was 0.21%. As of September 16th, 2022, the yield on a 2-Year U.S. Treasury is now at 3.78%. That is the highest level since November 2007. The yield on a 1-Year U.S. Treasury is 3.96%. This represents a great opportunity for investors who have earned little to nothing on the conservative portion of their investment portfolios in recent years.

For investors who want to take advantage of the increased yields on short term (1-2 Years) United States Treasuries, there are several Exchange Traded Funds (ETF) with a prospectus objective of owning only short-term U.S. Treasuries. Our team has placed several of our clients' funds into ETFs that own short-term U.S. Treasuries to help increase their yield and provide them with something positive for their portfolio.

Investors who have a good financial plan can absorb a downturn in the equity markets because those funds are not intended for short-

term needs. Even for those with a good plan, it is still hard not to feel concerned about the future of the equity markets. It is increasingly clear the equity markets will not sustain a rally until there is a clear trend that high inflation is abating. The inflation numbers released in early September have not been favorable, and the prices of equities and long-term bonds, which are sensitive to inflation because inflation erodes purchasing power, have continued their decline.

Taking advantage of rising short-term rates is one way to add something positive to your portfolio in a year that has seen losses across nearly all asset classes. While it can't erase the damage from 2022, it can provide a silver lining while investors wait for a recovery in the equity and fixed income markets.

If you would like to discuss ways to take advantage of rising short-term rates or simply need help managing your retirement portfolio, please feel free to call our office. 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.





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