



# Secure LifeStyles Club

NEWSLETTER | WINTER 2023





# Thank You for Being Valued Secure LifeStyles Club Members!

Thank you to the 700+ customers who joined us for our annual Secure LifeStyles Club appreciation dinner at Prairie Meadows. We loved hosting you and having the opportunity to show our appreciation for the relationship you have with Bankers Trust.



The gift card drawing is always my favorite part of the evening. I end up making lots of friends when I draw their names. Special thanks to Jean Johnson of our North branch who gave me the 20-year-old blue SLC cap (pictured) to wear during that part of the program. She received it from customer Dennis Miller, so a special thank you to Dennis as well.

The Secure LifeStyles Club is an important part of our bank, now with nearly 3,000+ members and more than \$325 million in deposits. As I mentioned during the dinner remarks, I hope you will consider referring your friends and family members to Bankers Trust. I promise we will take just as good of care of them as we do of you. As a special thank you, both you and the person you refer may be eligible for a \$100 referral bonus, so talk with your banker about that opportunity.

Our entire Consumer Division enjoyed spending time with you at the dinner, and we appreciate the feedback that many of you shared afterward through our online survey. Here's what we plan to do based on your feedback:

- We'll keep the dinner earlier in the fall and earlier in the evening to help you avoid traveling in the dark.

- We'll review food proportions, as many of you commented about how much food goes to waste. Many asked if we could offer "to go" containers for leftovers. Unfortunately, that is against Prairie Meadows' policy, but we may be able to offer dessert in a wrapper next year so you can choose to eat it at the dinner or take it home with you for later.
- We'll do a better job of marking where the appetizers are being served and will make sure they are left out until the dinner starts.
- We'll review the program, as many of you suggested we add a speaker or share additional information about how Bankers Trust is doing.
- We'll find a better way to collect fees for guests so that goes more smoothly.
- We'll continue collecting food items, as you stepped up and donated more than 1,500 items! Thank you!

Additional comments from dinner guests can be found on the next page. We cannot thank you enough for trusting us with your banking needs. We don't take this trust lightly. It means a great deal to us, and we are absolutely committed to providing the best service and a full suite of banking solutions.

We wish you a festive and healthy holiday season, and a happy new year!



**Emily Abbas**

EVP, Chief Consumer Banking  
and Marketing Officer

# We Heard From You!

## Your comments from the SLC Dinner:

“

I know of no other bank that does this for their customers. The dinner was great, and it was fun to get to know the people at your table!”

“

I expect my bank to be professional and confident in their team and products. Bankers Trust excels in those qualities.”

“

All Bankers Trust staff were very cordial and smiling. They sincerely added much to our evening. We meet old and new friends each year at the SLC Dinner, which makes for a wonderful evening.”

“

What a privilege to have a bank that greets you with a smile and provides extra benefits for its seniors. Thank you for the outstanding dinner and evening at Prairie Meadows! You always make us feel valued and special. Love Bankers Trust!”

“

Of all our financial institutions, Bankers Trust is the only one that goes the extra mile to demonstrate how they truly appreciate their customers. We stay with Bankers Trust because of this aspect of quality care with the company policies (like helping with fraud prevention) and with the employees at each and every visit.”

## Get the Best of Both Worlds

### Benefits Banking + Competitive CD Rates

We value your loyalty as a Secure LifeStyles Club member. You can get rewarded for your loyalty by joining our Benefits Banking Loyalty Program. The more products and services you use, the higher your rewards – **including our best rates on CDs.**

Members of our Benefits Banking Loyalty Program can earn up to a 0.50% bump on our CD rates. Here's an example:

<b>5.00%</b>	<b>Starting 7-10 month CD rate</b>
<b>+ .50%</b>	<b>and Annual Percentage Yield</b>
	<b>Rate bump</b>
<b>5.50%</b>	<b>Platinum Tier Benefits Banking</b>
	<b>7-10 month CD rate</b>



**And, as a “thank you” for your service, active-duty military members and veterans automatically qualify for our Platinum Level with an enrolled account.**

Rates used in this article are as of Dec. 8, 2023, and are only used as an example. Rates subject to change. \$1,000 minimum balance. For more information about our Benefits Banking Loyalty Program and competitive CD rates visit [www.BankersTrust.com/Benefits-Banking/](http://www.BankersTrust.com/Benefits-Banking/).

# TOP 10

# Winter Maintenance Tips for Your Home

As winter approaches, follow these top 10 tips to help lower utility bills and avoid unexpected expenses.

## 1 Check Your Gutters

Gutters can accumulate debris over time. If debris freezes in your gutters, it can cause damage and lead to expensive repairs. Clean your gutters before temperatures drop and consider installing gutter guards.

## 2 Detach and Insulate Outdoor Faucets

Exterior pipes can freeze and burst if not disconnected before temperatures drop. Disconnect garden hoses from outdoor faucets, drain them and store inside. Protect your exterior faucets with an insulated cover.

## 3 Seal Windows and Doors

Prevent drafts that cause heat loss and increase your heating bill. Seal unused windows with plastic or insulator kits, and add caulk where heat is escaping.

## 4 Adjust Ceiling Fans

In the winter, adjust your ceiling fans to move in a clockwise direction. This will bring an updraft, circulating the hot air that naturally rises to the ceiling back down and maximizing furnace efficiency.

## 5 Check Your Furnace

You should have your furnace inspected annually. Check your furnace filter every three months and change it when needed.

## 6 Clean Your Chimney and Fireplace

Having your fireplace, vents and chimney cleaned and inspected by a professional can prevent chimney fires and carbon monoxide from re-entering your home.

## 7 Check Smoke and Carbon Monoxide Detectors

Typically, your home is full of trapped heat during the winter, which can increase exposure to carbon monoxide. With the furnace or space heaters running more in the winter, the possibility of house fires also increases. Ensuring detectors are in working order is essential.

## 8 Add Insulation

Adding insulation to your home can prevent heat loss and allow you to save on utility bills. Think about adding insulation to any areas with drafts and using rugs on hard floor surfaces.

## 9 Protect the A/C Compressor

If you have an outdoor air conditioning unit, many manufacturers advise against wrapping the entire air conditioner during the winter. Consider putting plywood on top of the unit to protect the fan from damage caused by falling icicles.

## 10 Stock Up on Winter Weather Supplies

See if your snow shovels or ice scrapers from last season need replacing. Make sure you're stocked up on salt and ice melt, as these items can go fast in stores.

**Winter weather can be tough on a home. Follow these tips to prevent high utility bills, avoid problems down the road and ensure your home is winter-ready!**



# An Investor's Guide to Tough Markets



The stock market (S&P 500) hit its all-time high on Jan. 4, 2022. Nearly 22 months later, it is down almost 12%. The cause of the decline has largely been the 11 interest rate increases by the Federal Reserve (Fed) since 2022, which were intended to bring down inflation. This has created a challenging environment for investors, and this article will offer suggestions for how investors can navigate the current conditions.

On Nov. 1, 2023, Jerome Powell, the Chairman of the Federal Reserve, announced the Fed unanimously agreed to hold the federal funds rate at the existing target range of 5.25% to 5.5%. However, Chairman Powell indicated there could be more rate increases necessary to get inflation down to their 2% target.

The market has declined against a backdrop of solid economic numbers. Unemployment is at 3.8%, and the U.S. economy grew at a rate of 4.9% in the third quarter of 2023. In my view, what has been holding the market back is the uncertainty over the Fed's plan for interest rates. Equity markets typically respond poorly to uncertainty. Inflation peaked at 9.1% in June 2022 and has come down to 3.7% in the latest reading (October 2023) from the Bureau of Labor Statistics. Despite the progress on the inflation front, Chairman Powell has said the Fed is "resolute" in its efforts to bring

inflation down to 2%. There is concern among investors that in its pursuit of achieving 2% inflation, the Fed will continue to raise interest rates and that will cause a recession.

Despite the uncertainty over interest rates and inflation, there is a case to be made for investing in equities. The previously mentioned GDP and unemployment rate are positive indicators. Over the last 12 months economists have predicted a recession, but the U.S. economy has shown surprising resiliency and avoided recession to date. If the United States continues to avoid a recession and there is more certainty in the interest rate environment, it is very possible there will be a bull market with U.S. equities. As with all investors, your equity investing should include an understanding of your risk tolerance and investment timeframe, as well as expected and possible unexpected expenses.

On the other hand, the rise in interest rates has created opportunities for investors not seen in nearly 17 years. The yields on some U.S. Treasuries are 5% or higher.

Our team has offered Treasuries to dozens of our existing retiree customers to help them generate income and provide stability for their portfolios. A good portfolio for retirees includes a blend of equity and fixed income investments. A good advisor

should clearly understand your financial situation while offering solutions to help you generate income to cover your expenses and be prepared if unexpected expenses arrive. If you need help with your retirement portfolio, please give our team a call. We are happy to help.

*Jason Egge is a Financial Advisor with **Securities America, Advisors, Inc.** Securities offered through **Securities America, Inc.**, a Registered Broker/Dealer, 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 entities. **NOT FDIC INSURED. NO BANK GUARANTEES. MAY LOSE VALUE and NOT a deposit and NOT INSURED by any GOVERNMENT AGENCY.***



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