



# Secure LifeStyles Club

NEWSLETTER AND EVENT SCHEDULE | SPRING 2024

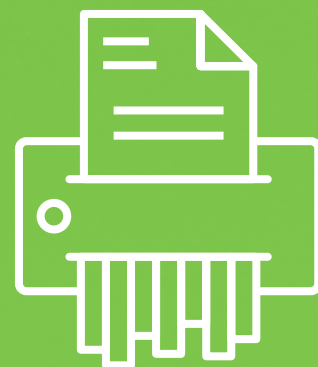


# Spring Shred Days Are Almost Here

## Fridays, April 5, 12, 19 and 26

Bankers Trust Shred Days are back this April! Safely discard your old documents and bills at our drop-off shred events offered at some of our Central Iowa locations. Incidents of identity theft and fraud continue to rise, making it that much more important to shred documents that contain your personal information. Enjoy peace of mind knowing you're safely and responsibly discarding your documents while checking another item off your spring-cleaning project list.

<b>TIME</b>	10 a.m. to 2 p.m. - No reservations required.
<b>LOCATION</b>	4/5 Windsor Heights – 7000 University Ave., Windsor Heights
	4/12 Altoona – 3820 8th St. SW, Altoona
	4/19 Clive – 11111 University Ave., Clive
	4/26 North – 3905 Merle Hay Road, Des Moines
<b>COST</b>	Free



# Des Moines Symphony Season Finale:

## (Re)Discover the Ode to Joy

**Sunday, May 12**  
**2:30 - 4:30 p.m.**

**Des Moines Civic Center**  
**221 Walnut Street, Des Moines**

**Cost - Free**

The Des Moines Symphony's 86th Season Finale begins with Suppe's driving and exciting Pique Dame, or "Queen of Spades," Overture. Simple, beautiful melodies tackle the complex subject of human endeavor in Valerie Coleman's UMOJA, Anthem of Unity. Re-discover the elation of Beethoven's immortal Ninth Symphony.

To attend, register online at [BankersTrust.com/SLC](http://BankersTrust.com/SLC) by Wednesday, April 24, and choose which branch you would like to pick your tickets up from. Tickets will be available for pick-up from your requested branch from April 29 through May 10.



# We Appreciate You!

## Mark Your Calendar

### APRIL

- 5 Shred Day – Windsor Heights
- 12 Shred Day – Altoona
- 19 Shred Day – Clive
- 26 Shred Day – North

### MAY

- 12 Des Moines Symphony Season Finale\*

### JUNE

- 10-14 Customer Appreciation Week

### SEPTEMBER

- 26 Secure LifeStyles Appreciation Dinner\*

## Event Reservations

Reservations are required for all events noted with an asterisk. Please register online at [BankersTrust.com/SLC](https://www.bankerst.com/SLC).

You can also visit any branch or call (515) 271-1014.

**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.

As Secure LifeStyles Club members, you are an important part of Bankers Trust. We appreciate your loyalty, confidence and trust in us, and we want to celebrate that with you this year! We are excited to announce two events in 2024 to show our valued SLC members and customers just how much you mean to us.

New this summer is our Customer Appreciation Week! From June 10-14, there will be different activities every day in many of our branches. You can choose to attend one or more events that fit your schedule. Some branches will have daily treats and giveaways while others will have a full lunch on a specific day.

See the schedule of events below and reach out to your branch for more details. We can't wait to celebrate with you all week long this June!

## Customer Appreciation Week

### Stop by these branches for daily treats or giveaways:

#### Central Iowa

Ankeny, Downtown/Skywalk, East, Grimes and West Des Moines

#### Cedar Rapids

Blairs Ferry and Downtown location

#### Phoenix

Camelback location

#### Monday, June 10

Free Breakfast  
(Donuts, pastries, coffee and juice)

#### Tuesday, June 11

Free Bankers Trust Branded Item

#### Wednesday, June 12

Free Flowers or Flower Seeds

#### Thursday, June 13

Free Ice Cream

#### Friday, June 14

Free Popcorn

### Stop by these branches for a full lunch on specific days:

#### 11 a.m. to 1 p.m.

#### Tuesday, June 11

North and South

#### Wednesday, June 12

Ames and Windsor Heights

#### Thursday, June 13

Clive and Altoona

### For more details visit:

[BankersTrust.com/customer-appreciation](https://www.bankerst.com/customer-appreciation)



*While supplies last*

## Secure LifeStyles Appreciation Dinner

Looking ahead to fall, the Secure LifeStyles Appreciation Dinner is back by popular demand. We are looking forward to hosting our SLC members to show you our appreciation for your continued relationship with Bankers Trust.

### Save the Date

**September 26, 5 – 8 p.m.**

Prairie Meadows  
Conference Center  
1 Prairie Meadows Dr., Altoona

Until we can celebrate you at our summer and fall events, be sure to look into the events on the next page for other ways we hope to serve you this year. We look forward to a year of appreciation and celebration!

# Bankers Trust is Investing and Growing In Arizona and Nebraska

Bankers Trust provides personalized service, expert guidance, and a full suite of products and services to help businesses and individuals meet their financial goals. Soon, we'll be able to reach even more communities in the Phoenix and Omaha markets with a new location in North Scottsdale opening this summer and our Omaha location opening in early 2025.

We look forward to extending our services to new neighborhoods and continuing to deliver the Bankers Trust Difference. We would love the opportunity to serve you, your friends or family if you frequently visit or live in these areas.



**Omaha**  
19202 Davenport St.  
Omaha, NE 68022

**North Scottsdale**  
18750 N. Hayden Road  
Scottsdale, AZ 85255

## What You Should Know About Phone Call Scams

### What are phone call scams?

Most phone call scams involve a fraudster impersonating an important entity, like your bank or law enforcement, who claim you owe money, your family member is in danger or another narrative to grab your attention. Once the fraudster gets you on the phone, they instill a sense of urgency, requesting you act quickly to obtain sensitive information or complete a money transfer. If the fraudster gets a hold of the desired information, they go on to commit identity theft, steal additional funds and more.

### How to protect yourself from phone call scams

If you answer a call and notice any of the red flags mentioned above, hang up immediately. Never give out your information to someone you don't know and in response to a request you didn't expect. Keep in mind, even when a phone number appears to be local and looks like the organization's legitimate number, it could be fake. Scammers have evolved over time and can now "spoof" phone numbers.

### What to do if you're a victim of a phone call scam

If you've received a phone call scam and have already given out your information or made a payment, or you believe your identity may be compromised, here are immediate steps to take:

1. Contact the Federal Trade Commission (FTC) to file a complaint at [reportfraud.ftc.gov/](https://reportfraud.ftc.gov/) or by calling 877-FTC-HELP (877-382-4357).
2. File an identity theft claim at [identitytheft.gov](https://identitytheft.gov).
3. Notify the financial institution(s) you work with.
4. Notify the three major credit agencies, Equifax, Experian and TransUnion, to place a freeze on your credit.
5. File a police report with your local police department.
6. Change all your internet banking passwords.

Learn more at:

[Education.BankersTrust.com/what-you-should-know-about-phone-call-scams/](https://Education.BankersTrust.com/what-you-should-know-about-phone-call-scams/)

# The Difference Between an Advisor and a Salesperson



One of the biggest challenges for pre-retirees and retirees is finding the right person to handle their investment portfolio in retirement. It can seem like a daunting and stressful task to choose a financial professional to manage your life savings, but educating yourself on your options is a great first step. Learn about the differences between a salesperson and an advisor below.

You are welcome to look up the legal definitions, but this article focuses mainly on practical traits that truly make someone an advisor and, more importantly, a trusted advisor.

One of the most important differences between a salesperson and an advisor is the ability to listen to and understand a client's unique financial situation. An advisor typically hosts an initial meeting, which should involve the prospective client describing their financial situation and the advisor asking clarifying questions to help fully understand their needs. In the first meeting, the client should do most of the talking while the advisor listens intently and takes notes.

If the prospective client desires a follow-up meeting, the advisor should prepare and provide a detailed proposal. This proposal should include a transparent list of fees the client would pay. All financial professionals get paid one way or another, a true advisor is upfront about the costs of their services.

Then, the financial professional should explain why his or her recommendations make sense based on current market conditions and the client's unique financial situation.

If a client decides to move forward with a business relationship, they should define their expectations for the financial professional going forward. A true advisor will respect the client's wishes because they are interested in earning their trust.

Becoming a trusted advisor takes years of hard work and a genuine concern for the client. There are no shortcuts. Market conditions and financial situations are constantly changing. A trusted advisor will be proactive in contacting you with ideas based on current market conditions and your unique financial situation. If a financial professional cannot explain why their proposed changes make sense, they are not an advisor. If any change will involve an additional fee, the financial professional needs to be upfront about the fee.

One of the biggest keys to enjoying retirement is feeling confident in your financial plan. Having an advisor who has earned your trust over time goes a long way to having a fulfilling retirement. If you don't have a trusted advisor and are looking for someone who is willing to put in the time and effort to earn your trust, please give our office a call.

*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.***



**Jason Egge**

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



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

### DOWNTOWN

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

### EAST

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

### 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) 896-7777

### 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