

Winter 2026

# NEWS from AMERICAN TRUST & SAVINGS BANK

## New Year Letter

As we anticipate the New Year, we look forward to the many opportunities it can bring. Hopefully, you enjoyed the holidays with family and friends and created many warm memories.

At American Trust and Savings Bank, we value the relationships we have shared with you and your family over the years. We work hard to support Lowden and the surrounding area through loans and donations, and our employees volunteer countless hours each year.

Make it your New Year's resolution to visit with us regarding your borrowing needs - whether it be for home, farm, or business. Here are just a few of the advantages you'll find at American Trust:

- **An easy application process.**
- **Local decisions and processing.**
- **Quicker approval times.**
- **Payment options.**

Loaning money is one of the most important things we do, and American Trust & Savings Bank can meet a variety of borrowing needs, whether it be for home, farm, or business.

*Rich* *Melissa*  
*Jeri* *Emmalee* *Theresa*

## Make the holidays a bit easier

It's time to start your Christmas Club Account at American Trust for next year's holiday shopping. Just save a little each week and when the holidays arrive, you'll have all the extra money you need for gifts, travel, or other expenses.

Christmas Club is easy and convenient. Open your 2026 Christmas Club Account now and put some cheer into next year's holiday. Call or stop for details.

## That social media ad with super low prices on well-known brands could be a scam

See an eye-catching "deal" on your social for a brand-name product at a big discount? Don't click — it could be a scam. Here's what to know.

Scammers sometimes impersonate real companies on social media, advertising big discounts on brand-name products. Clicking on a scammy ad can take you to a fake website that's designed to steal your money or information, like your Social Security or bank account number. If you pay, you might get a cheap fake or nothing at all. If you give your personal information, the scammer might steal your identity.

### TO AVOID RESPONDING TO SCAMMY ADS ON SOCIAL MEDIA:

- **Look up the seller before you click.** Don't assume the seller is the company brand named in the ad. Look closely to see if you can tell who the seller really is. Then, search that company's name online, adding words like "scam," "complaint," or "review." Check to see what others are saying about the seller before you click on the ad.
- **Compare prices.** See what the product is selling for in other places. If the ad offers prices that are much, much lower, it's probably a scam.
- **Use a credit card.** If you buy, paying by credit card gives you the best protections if something goes wrong. If you don't get what you ordered or never get the product, for example, you may be able to dispute the charge. And never buy anything from online sellers who insist you can only pay with gift cards, wire transfers, payment apps, or cryptocurrency. Only scammers will demand you pay in those ways.

Source: Federal Trade Commission. Accessed December 3, 2025.  
[https://consumer.ftc.gov/consumer-alerts/2025/11/use-action-plan-avoid-scams?utm\\_source=govdelivery](https://consumer.ftc.gov/consumer-alerts/2025/11/use-action-plan-avoid-scams?utm_source=govdelivery)



# Financial Fraud & Scams Aimed at Older Americans

Millions of older Americans lose money to financial fraud and scams each year. Scammers will try to contact you in person, on the phone, through the computer, radio, TV ads, email, and text. They often pressure you to act quickly. But YOU have the power to stop these scammers and the right to say “NO”.



## Five of the most common scams affecting older Americans are:

TIP	
<b>ONLINE SHOPPING</b> Scammers pretend to be a real business but have a fake website or a fake ad on a genuine retailer site.	Only click on links you searched for
<b>BUSINESS IMPOSTERS</b> Scammers send emails or texts pretending to be a major retailer to get your money or personal information.	Don't click on links in texts or emails before checking your account or contacting the company
<b>TECH SUPPORT</b> Scammers pose as tech support and offer to fix computer problems that are not real. They ask you to give them access to your computer and steal your personal information.	Accept tech support help only when you notice a problem and you hired someone or asked for help
<b>GOVERNMENT IMPERSONATION</b> Scammers pose as government employees and threaten to arrest or prosecute you unless you agree to pay them.	The federal government will never call you on the phone and ask for personal information or threaten you
<b>ROMANCE SCAMS</b> Scammers pose as interested romantic partners and convince you to give them money or offer to send you money in order to steal your personal information.	Do not send or receive money in any form (like gift cards or wire transfers) from anyone you have met online, no matter how sad or convincing their story

**Please remember never to give out bank account information, logins, or passwords to anyone you don't know or trust. If in doubt, contact American Trust & Savings Bank for assistance.**





## Remember your 2025 IRA Contribution

Individual retirement accounts, or IRAs, are personal savings plans that offer tax advantages as you save for retirement. The amounts in these accounts generally are not taxed until you take a distribution starting as early as age 59½ but not later than age 72.

For 2025, you generally can contribute up to \$7,000 to a traditional IRA. This limit can be split between a traditional and a Roth IRA but the combined limit is \$7,000. If you are 50 years of age or older, the maximum contribution that can be made to a traditional or Roth IRA is \$8,000. You can make a contribution to an IRA for the 2025 tax year until April 15, 2026.

If you're changing jobs or about to retire, rolling over your retirement account to a secure investment is also very important.

American Trust also offers Roth and SEP accounts. A SEP (simplified employee pension) plan provides employers with a simplified method to make contributions toward their employees' retirement and, if self-employed, their own retirement.



## Car loans designed just for you

Car buyers have different needs. Some are trading cars. Others are not. Some need shorter-term loans. Others want lower payments. At American Trust & Savings Bank we get to know you as a customer and neighbor. We work with you as an individual and will adapt our car loans to meet your financing needs.

As a locally owned bank, we want to have you as a long-term customer. You will find our service second-to-none and our interest rates very competitive. We will show you the difference we can make at American Trust.

So, if you are in the market for a new car or used car, come see us first. We will pre-qualify your loan request so that when you are ready to buy you can just write the check. We know you will be happy with the results!



## New Year's Resolution: Sign-up for e-Statements!

Set yourself up for an organized new year. Enjoy faster access, improved security, and less paper clutter—all with just a few clicks. Sign up for e-Statements and receive your statements safely and instantly online, anytime you need them.

To sign up, you can send us an e-mail (info@atsb-lowden.com), call us at 563-941-5391, or send us a secure message through your Online Banking account (click "Secure Message").

## AG CORNER

### The wait is over, but questions remain

The government shutdown paused USDA's data collection and reporting schedule at a critical time. Physically, the crop harvest was in full swing, but disease and drought pressure clouded yield prospects. Financially, the international markets were in uncertain territory as tariffs and trade frameworks were bandied about. Uncertainty does not mean that big shifts must occur. And based on the first USDA reports following the government's resumption of activities, the corn and soybean markets stayed close to the paths they were on before the shutdown.

#### 2026 OUTLOOK

Looking forward to the 2026 crops, the futures markets are favoring corn over soybeans. Based on current futures prices, 2026 corn is pricing in the \$4.65 per bushel price range. Meanwhile, 2026 soybeans are holding steady around \$10.70 per bushel. The markets are likely factoring in a shift back to soybeans, given the US-China trade deal and high fertilizer prices.

To read the full report from Iowa State University extension and Outreach, visit:  
<https://www.extension.iastate.edu/agdm/articles/hart/HarNov25.html>





## Mark Your Calendar

*If you would like us to publish upcoming community events, be sure to contact the bank. We'll include it in our quarterly newsletter.*

### LOWDEN LIONS SOUP LUNCHEON

**Sunday, January 25, 2026**

**Location:** Lowden American Legion

**Time:** 11 a.m. – 1 p.m.

### FISH FRY

Visit the Lowden American Legion on these dates for the All-You-Can-Eat Fish Fry:

**Friday, February 6**

**Friday, March 6**

**Friday, April 3**

Serving from 5:30 to 7:30 pm. Only \$20 for adults and \$5.00 for children 5 to 12. Carry-outs are available. \$20 for adults and \$5 for children 5 to 12. Carry-outs are available.

## Bank Holidays

The bank will be closed on:

### MARTIN LUTHER KING DAY

**Monday, January 19, 2026**

### PRESIDENTS' DAY

**Monday, February 16, 2026**

### GOOD FRIDAY

**Friday, April 3, 2026**

*Close at 3 p.m.*

## FDIC Insurance Coverage, Then and Now



In the March 21, 1951, edition of The Lowden News, Mr. W. H. Witte, president of American Trust & Savings Bank, announced that the FDIC had recently increased insurance coverage to \$10,000.

Today, the standard deposit insurance amount is \$250,000 per depositor, per FDIC-insured bank, per ownership category. Deposits held in different ownership categories are separately insured, up to at least \$250,000, even if held at the same bank. For example, a revocable trust account (including living trusts and informal revocable trusts commonly referred to as payable on death (POD) accounts) with one owner naming three unique beneficiaries can be insured up to \$750,000.

## Class of 2038

This Fall the bank donated 33 t-shirts to the Kindergarten classes in Lowden and Mechanicsville. The Class of 2038 is pictured here in their new American Trust t-shirts. We look forward to watching their progress in the years to come!



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