



A Letter from the President
Celebrating 140 Years of Shared Milestones

Dear Four Seasons Members,

As we continue our celebration of Sterling Federal Bank’s 140th anniversary, I want to personally thank you for being such a valued part of our journey. In last quarter’s newsletter, we shared a timeline highlighting key moments in our history, from our founding in 1885 to the growth and service milestones that shaped the bank we are today. Each of those moments is a reflection of the trust and loyalty of customers like you.

This quarter, we are not just looking back. We are also looking ahead. While much has changed over the past 140 years, one thing remains constant: our commitment to you. Whether you have been with us for years or recently joined the Four Seasons family, your continued support allows us to thrive and grow.

As we move through this anniversary year, we will continue to honor our legacy while investing in new ways to serve you better. This includes enhanced services, increased community involvement, and events created with you in mind.

Thank you for being part of this remarkable story. We look forward to celebrating more milestones with you in the seasons ahead.

Warm regards,



Dean A. Ahlers
President & CEO



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2025 Schedule

July 3	Red, White & Blue Bingo in Dixon	Sept 14	St. Louis Cardinals vs. Milwaukee Brewers
July 16	Always Patsy Cline-Drury Lane	Oct 10	Oklahoma-Fireside
July 30	Chicago Cubs vs. Milwaukee Brewers	Oct 26	Arsenic & Old Lace-Barn III
Aug 1	Little Mermaid-Fireside	Oct 30	Halloween Bingo in Sterling
Aug 7	King in Concert-Circa 21	Nov 4	Fall Birthday Celebration (invitation only)
Aug 12	Summer Birthday Celebration (invitation only)	Nov 19	Sister Act-Drury Lane
Sept 3	Mary Poppins-Circa 21	Dec 10	Christmas Party (tentative)
		Dec 12	A Wonderful Life-Fireside
		Dec 18	Winter Bingo in Dixon





From The Desk of: Brandi Reeter



Wow, it's hard to believe we're already in July—this year is truly flying by. I hope everyone is enjoying the warm summer weather; I know I certainly have been.

This summer, I've kept busy with a few home projects. I recently took down an old shed and replaced it with a new one. From start to finish, it was a 12-hour day with the help of some family members. I also laid new sod in the spot where we removed a tree last fall—finally getting around to that task!

After completing those two major projects, I think I'm officially done with home improvements for the season. Now, I'm looking forward to some well-deserved relaxation—spending time with family and friends, camping, and enjoying a few boat rides.

We've had a wonderful few months filled with fun trips and memorable events. *The Lettermen* performance was just as enjoyable this year as it was last, and *Chicago: The Musical* proved to be another fantastic show. *The Dancing Horses* experience was truly unique—it's incredible to see the level of training and precision involved with the horses.

Our trip aboard the *Celebration Belle* for *A Tribute to the Piano Men* was another highlight. Looking ahead, I'm especially excited for our upcoming trips to see *Patsy Cline* and *King in Concert* and more!

There are still many more exciting events and trips on the horizon. I hope to see you at one of them soon!



GO
PAPERLESS

I am reaching out to gauge interest in receiving the Four Seasons Club newsletter via email. Please note, we are not eliminating the printed version that is currently mailed. We are simply exploring the potential for cost savings on postage, as well as improving delivery time and convenience for our members.

If you are interested in receiving the newsletter by email, please fill out the form below and return. These can be dropped off at any SFB branch, or you can mail them back to, or just simply email me at breeter@sterlingfederal.com.

e-mail

I would like to receive the Four Seasons Newsletter by email.

Print First and Last Name: _____

Email Address: _____

NEW DATE AND LOCATION CHANGE

Winter BINGO!
Thursday, December 4th, 2025



Sterling Main
110 E. 4th Street
Sterling, IL
1:00pm-3:30pm
Doors open at 12:30pm

Snacks and Drinks

Four Seasons
Members will
receive 200 travel
points for attending

RSVP to Brandi by
November 21st
Call 815-622-3362

Letterman





Photo Highlights

Sit and Fit



Chicago the Musical



**A Full Range of FREE and Special Services for Members
No Membership Fee-Ever!**

Just be 50+ and maintain \$20,000 in deposits with Sterling Federal Bank to qualify

Exclusive Member Benefits Include:

Get Away for the Day

Enjoy group outs to dinner theatres, baseball games, and more.

Have Fun & Make New Friends

Attend social events like Four Seasons Bingos, and other activities designed just for our club members and their guests

Enjoy Special FREE Bank Services

- Four Seasons Club Checks
- Money Orders and Cashier's Checks
- Checkbook Balancing
- Black and White & Color Photo Copies
- Laminating
- Secure Document Shredding
- Incoming Wire Transfers



Red White & Blue BINGO!

Thursday, July 3rd

**Dixon South Branch
402 S. Galena Ave
Dixon, IL 61021**

**1:00pm-3:30pm
Doors open at 12:30pm**

Snacks and Drinks will be provided

RSVP to Brandi by
June 23, 2025
Call 815-622-3362

**Don't forget to dress in
Red White and Blue!**



Four Seasons Members will receive 200 travel points for attending this event!



Wednesday, July 30th

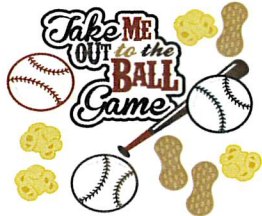
Milwaukee Brewers vs Chicago Cubs

American Family Field — Milwaukee, WI

Depart:
7:45 am Sterling,
Walmart
8:15 am Dixon Loveland
Building

Approximant Return:
9:30 pm Dixon, Loveland
Building
9:50 pm Sterling, Walmart

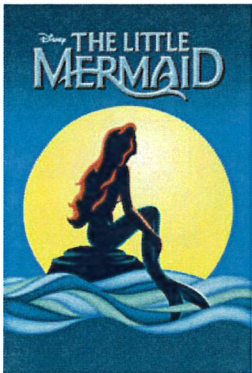
\$135 Member Cost or 5400 points
\$145 Guest Cost or 5000 points
Includes 1 Game Ticket, Transportation,
and a Free Trip Raffle!



RSVP & Payment
Due:
June 2, 2025



Each Four Seasons Member will receive 150 travel points for attending this event!



Fri. Aug. 1st



In a magical kingdom beneath the sea, the beautiful young mermaid Ariel, King Triton’s youngest daughter, longs to leave her ocean home to live in the world above. Based on one of Hans Christian Andersen’s most beloved stories and the classic animated film, Disney’s THE LITTLE MERMAID is a hauntingly beautiful love story. With music by Alan Menken, lyrics by Howard Ashman and Glenn Slater and a compelling book by Doug Wright, this fishy fable of Ariel and her colorful friends will capture your heart with its irresistible songs including “Under the Sea,” “Kiss the Girl,” and “Part of Your World.”

Menu

Chopped Salad

Finely diced Harvest Blend, Romaine, and Iceberg Lettuce, Hard-boiled Egg, Red Onion, Grape Tomato, Avocado, Cucumber, Jones Cherrywood Smoked Bacon Chips, and Wisconsin Cheddar Cheese. Topped with The Fireside’s Pepper Cream Dressing and Crisp Tortilla Ribbons.

Freshly Baked Breads from our Artisan Bakery

Entrée Choices:

SEARED PORK RIBEYE

A Boneless Pork Chop seasoned and seared until perfectly tender and finished with a rich pork demi-glaze.

CHICKEN CORDON BLEU

A skinless Breast of Chicken dipped in egg, stuffed with an herbed Cream Cheese and Dijon Mustard, Jones Cherrywood Smoked Canadian Bacon, and Jarlsberg Swiss Cheese, rolled in breadcrumbs and sautéed to a golden brown. Served with Dijon Mustard and Cream Sauce.

SHRIMP TEMPURA

Four Large Gulf Shrimp, butterflied and dipped in our special egg batter then deep fried to a golden brown. Served with Kona Kai and Cocktail Sauces..

VEGETARIAN LASAGNA

Above entrees served with Garlic Parmesan Orzo and Roasted Broccoli and Cauliflower

Peanut Butter Pie

Topped with Chocolate Ganache.

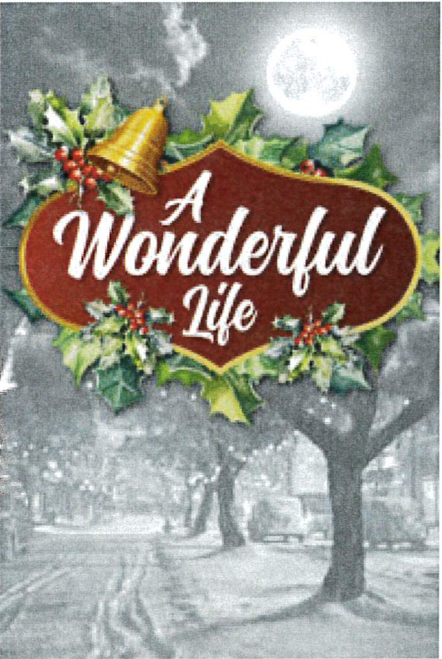
Coffee, Tea, and Milk

Departure/Return Times:

Sterling Walmart: 8:00am
Approx. Return: 6:30pm
Dixon Loveland Building:
8:20am Approx. Return:
6:00pm

Reservation & Payment Due
June 25, 2025

Members: \$155.00 or 6200
points
Guest: \$165.00 or 6600 points
Points Awarded for
attending: 195



The Fireside Fri. Dec. 12th

The story of George Bailey and his wonderful life in Bedford Falls has brought hope and inspiration to every heart with its celebration of the goodness in all of us. The Fireside is proud to bring you this stunning, live stage version of Frank Capra’s beloved film. Written by Pulitzer Prize and Tony Award winning lyricist Sheldon Harnick, one of the creators of FIDDLER ON THE ROOF, and Grammy and Emmy Award winner Joe Raposo whose music from SESAME STREET inspired generations of young people, A WONDERFUL LIFE captures all the magic of the film as it shines with the spirit of Christmas .

Members: \$155.00 or 6200 points
Guest: \$165.00 or 6600 points
Points Awarded for attending: 195

Departure/Return Times:

Sterling Walmart: 8:00am Approx. Return: 6:30pm
Dixon Loveland Building: 8:20am Approx. Return:
6:00pm

Reservation & Payment Due November 3, 2025

Menu

Loaded Baked Potato Soup

Creamy Potato Soup loaded with flavor, Parmesan and Cheddar Cheese, Sour Cream, and Diced Bacon. Garnished with Green Onions and Cheddar Cheese.

Freshly Baked Breads from our Artisan Bakery

Entrée Choices:

CHICKEN MONTEREY

A skinless Breast of Chicken, dipped in egg, lightly breaded with Panko Crumbs, sautéed to a golden brown, topped with a blend of Spinach, Artichoke, Parmesan, Monterey Jack, and Cream Cheese, finished with Havarti Cheese and presented on a Sun Dried Tomato Cream Sauce.

GRILLED ATLANTIC SALMON

Served with Citrus Beurre Blanc Sauce.

SLICED ROAST BEEF TENDERLOIN

Chef Carved Medallions of Roast Beef Tenderloin with a traditional Peppercorn Sauce.

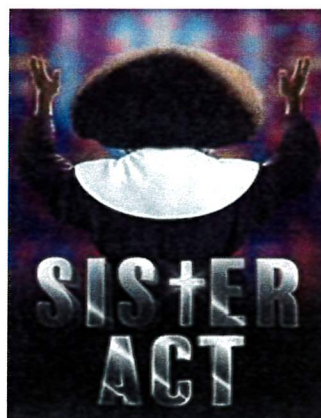
Above entrees served with Scalloped Potatoes and Garlic Green Beans

VEGETARIAN SKEWERS WITH TOFU

Bailey’s Irish Cream Cheesecake

A crumbly Oreo Cookie Crust filled with Bailey’s Cheesecake batter, topped with a Bailey’s Chocolate Ganache and served with Fresh Whipped Cream.

Coffee, Tea, and Milk



Wed. Nov. 19th, 2025



A heavenly musical comedy
Based on the hit 1992 film, this divine, feel-good comedy will have you rejoicing with the whole family this holiday season. **Sister Act contains depictions of guns and violence, simulated gunshot.**

Members: \$145.00 or 5800 points
Guest: \$155.00 or 6200 points
Points Awarded for attending: 195

Menu

Please make your entrée selections when reserving your ticket.

Mixed Green Salad (V)

Entrée Choices:

Pick from one of the following entrees

Grilled Chicken Breast (DF)

Roasted Salmon

The menu includes freshly baked bread and butter

Dessert

Chef's Select Seasonal Pies and Cakes

Beverage Service

LaVazza Coffee, Coca-Cola Soft Drinks,

Lucille Select Hot and Iced Teas and Seasonal-Infused Water

Departure/Return Times:

Sterling Walmart: 8:00am Approx. Return: 6:30pm

Dixon Loveland Building: 8:20am Approx. Return:

6:00pm

Reservation & Payment Due October 14, 2025



Thurs. Aug 7th
Back By Popular Demand

The King in Concert: Elvis Tribute

Victor Trevino, Jr. was the 2022 winner of Graceland's Ultimate Elvis Competition, making him the #1 Elvis Presley Tribute artist in the world! Victor has starred in the Ultimate Elvis Tour for the past 6 years and was featured on CNN in Graceland's New Year's Eve Celebration in 2015. Victor has performed throughout the world opening for such rock legends as "Boy II Men" and "Foreigner" and has starred in "Legends in Concert" at the Las Vegas Flamingo Hotel.



Departure/Return Time:

Sterling Walmart : 10:20 am

Approx. Return: 5:30pm

Dixon Loveland Building : 9:50

am Approx. Return: 6:00pm

Menu will be provided when we get to the venue.

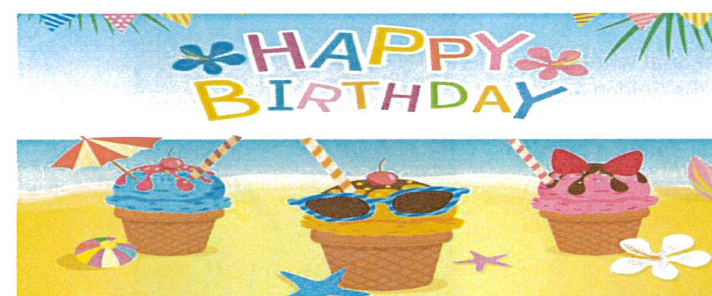
Members: \$135.00 or 5400 points

Guest: \$145.00 or 5800 points

Points Awarded for attending: 185

SOLD
OUT

Reservation & Payment Due July 1, 2025



Summer Birthday Celebration

This is for members whose Birthdays are in June, July & August

You and a guest are cordially invited to attend our Four Seasons members' "Summer Birthday Celebration"

August 12th, 2025

110 E. 4th Street

Sterling, IL 61081

Doors Open at 1:30 pm and

Birthday Celebration is at

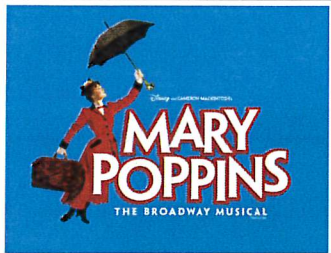
2:00 pm

Approx. end time 3:00pm

- * Cake
- * Refreshments
- * Raffles
- * Games

Please RSVP by July 28, 2025 to Brandi:
815-622-3362





A TASTE OF BROADWAY
CIRCA'21
DINNER PLAYHOUSE

Wed. Sep. 3rd

Everyone's favorite practically perfect nanny takes the stage in this Supercalifragilisticexpialidocious musical adventure. Young Jane and Michael have sent many a nanny packing before Mary Poppins arrives on their doorstep. Using a combination of memorable adventures, magic and common sense, she must teach the family members how to value each other again. Featuring beloved music by The Sherman Brothers, such as "Spoonful of Sugar," "Jolly Holiday," "Step in Time," "Feed the Birds," and "Let's Go Fly a Kite," it's no wonder this enchanting musical received nominations for 9 Olivier and 7 Tony Awards, including Best Musical.

Menu will be provided when we get to the venue.

Members: \$127.00 or 5080 points

Guest: \$137.00 or 5480 points

Points Awarded for attending: 175

Departure/Return Time:

Sterling Walmart : 10:20 am

Approx. Return: 5:30pm

Dixon Loveland Building :

9:50 am

Approx. Return: 6:00pm

Reservation & Payment Due
August 4, 2025

Milwaukee Brewers vs St. Louis Cardinals

Sunday September 14th

American Family Field — Milwaukee, WI

\$135 Member Cost or 5400 points

\$145 Guest Cost or 5000 points

**Includes 1 Game Ticket,
Transportation,
and a Free Trip Raffle!**

Each Four

Seasons Member

will receive 150

travel points for

Depart:

7:45 am Sterling, Walmart

8:15 am Dixon Loveland Building

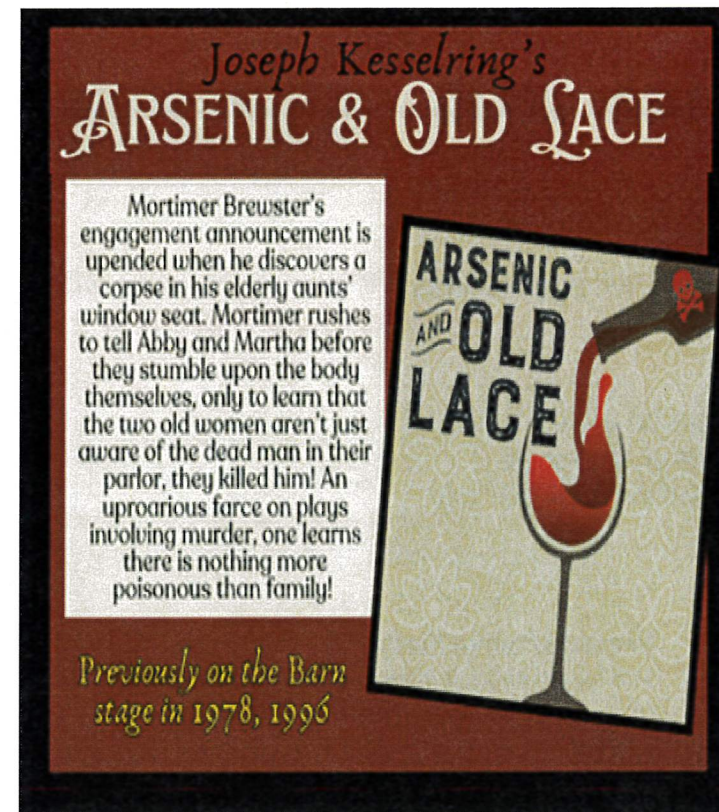
Approximate Return:

9:30 pm Dixon, Loveland Building

9:50 pm Sterling, Walmart

RSVP & Payment Due:

August 1, 2025



Sunday
Oct. 26th, 2025

You will pick from a Three Course Meal at the Venue

Members: \$130.00 or 5200 points

Guest: \$140.00 or 5600 points

Points Awarded for attending: 175

Departure/Return Times:

Sterling Walmart – 9:15am

Approx. Return: 6:30pm

Dixon Loveland Building – 8:45am

Approx. Return 6:50pm

Reservation & Payment Due September 26,
2025



Fri. Oct 10th, 2025

It's an American classic! It's the show that first introduced the immortal writing team of Rodgers and Hammerstein! It's the show that ushered in the Golden Age of American Musical Theatre! It's OKLAHOMA! This bright, brassy, boisterous musical comedy is filled with colorful costumes, breathtaking dancing, side-splitting humor, and a musical score

Menu

Scallop Appetizer

Seared Fresh Atlantic Diver Scallop with a Potato Croquette, presented on our Tomato Butter Sauce.

Freshly Baked Breads from our Artisan Bakery

Entrée Choices:

CHICKEN FLORENTINE

Pan seared Chicken Breast stuffed with Fresh Spinach and Cheeses, served over a Spinach Cream Sauce.

BAKED ALMOND CRUSTED COD

Two tender Northern Cod Fillets coated with Dijon Mustard and crusted with Toasted Almonds, Japanese Breadcrumbs, and Fresh Herbs. Baked to crunchy perfection and served with our decadent Tarragon Sauce.

BEEF SHORT RIB

Slowly braised in beef stock and dressed with a red wine demi-glaze. Above entrees served with Garlic Whipped Potatoes and Roasted Asparagus.

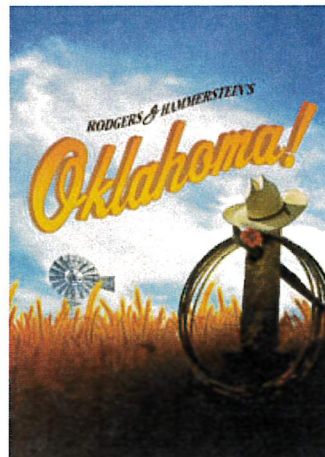
VEGETARIAN MANICOTTI WITH RED SAUCE

Double Layer Carrot Cake

With Cream Cheese Frosting

Coffee, Tea, and Milk

Reservation & Payment Due September 1, 2025



Members: \$155.00 or 6200 points

Guest: \$165.00 or 6600 points

Points Awarded for attending: 195

Departure/Return Times:

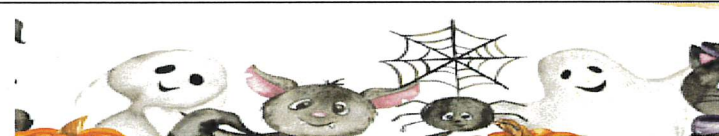
Sterling Walmart: 8:00am

Approx. Return: 6:30pm

Dixon Loveland Building:

8:20am

Approx. Return: 6:00pm



Halloween BINGO!

Thursday, October 30th

Sterling Main

110 E. 4th Street

Sterling, IL 61081

1:00pm-3:30pm

Doors open at 12:30pm

Wear your costume, or Halloween Shirt!

Snacks and Drinks will be provided

RSVP to Brandi

October 20, 2025

Call 815-622-3362

Four Seasons Members will receive 200 travel points for attending this event!



Fall Birthday Celebration

This is for members whose Birthdays are in September, October, November

*** Cake**

You and a guest are cordially invited to attend our Four Seasons members' "Fall Birthday Celebration"

*** Refreshments**

*** Raffles**

*** Games**

November 4th, 2025

402 S. Galena Ave

Dixon, IL 61021

Doors Open at 1:30 pm and

Birthday Celebration is

at 2:00 pm

Approximate end time 3:00 pm



Please RSVP Oct. 20, 2025 to
Brandi: 815-622-3362