



First National Bank of Waterloo Classic 55 Club Newsletter September—October 2022



In early July, 35 members and guests enjoyed an 8 day trip to the Canadian Rockies. The highlight of the excursion was a 2 day luxury train excursion aboard [The Rocky Mountaineer](#). From the moment we set foot in our glass dome coach, we were surrounded by panoramic views, world-class hospitality and delicious locally inspired meals. Other notable sites we enjoyed were Vancouver, the [Calgary Stampede](#), [Capilano Suspension Bridge](#), Banff & a day trip to the Columbia Ice fields. This amazing trip to western Canada checked off several items from our traveler's "must see" list.

Notes and things...

Payment Options – **As of August 1, 2022 payment will be required to secure your reservation.** Payment can be made by check, cash or debiting an FNB account. If you would like to hold off on payment until closer to the travel date, I can add you to the standby list & if there is space available you will be contacted for payment. Thank you for your patience & understanding.

Cancellations & Refund Process— Please contact Darcy as soon as possible if you need to cancel your reservation. The standby list will be utilized to fill any cancellations. If we cannot find a replacement, we will try to offer a full refund, but sometimes there are costs associated with our trips that have already been paid (i.e. live performance tickets, meals, prepaid tours). Therefore, we may only be able to refund a portion of your payment.

Entrée Choices—If entrées are listed in the trip description, please provide your choice when making your reservation.

Sneaker Rating—Please make sure to review our sneaker rating for each trip and call Darcy if you have concerns. **Everyone must be able to climb the stairs to the motor coach without assistance.** We want to make sure everyone is safe & can enjoy the destinations we visit.

Safety Protocols—Masks are no longer required on the motor coach and we follow the masking protocol at each venue. We are still requiring travelers to provide proof that they are fully vaccinated **OR** a negative COVID PCR test given within 72 hours of the travel date. This is for all trips including day trips. **Please submit a copy of your vaccination card. If you do not submit a copy, you will be required to show your card or negative PCR test prior to boarding the motor coach.** We will keep monitoring the situation & keep you apprised of any changes.

FNB News

Electronic copies of our newsletter & trip brochures available at www.fnbwaterloo.bank/55-club

Join Our Team! - FNB has several full & part-time employment opportunities available including positions in our banking centers, loan & operations departments. Check it out at <https://www.fnbwaterloo.bank/about/employment/>.

Free Community Shred Events - Saturday, September 10th @ Smithton Banking Center and October 8th @ our Swansea Banking Center. Both events run from 9:00 AM—Noon.

Monroe County Rotary Murder Mystery Dinner & Show
"We're Off to Kill The Wizard"—October 22, 2022, Waterloo VFW @ 6:00PM. Tickets are \$50 which includes dinner, show & dessert. Cash bar available. Proceeds from this event benefit Songs 4 Soldiers. Tickets available at our Waterloo banking centers.

Have you checked out our new CD Rates?



UPCOMING DAY TRIPS WATERLOO & COLUMBIA PICK UPS

| TRIP | DATE | PICK UP/DROP OFF LOCATION(S) & TIMES | COST/PERSON |
|----------------|-----------|---|-------------|
| Perryville, MO | 11/3/2022 | Columbia 7:45 AM/6:00 PM Waterloo 8:05 AM/5:45 PM | \$144 |

(2 sneakers) We will enjoy a full day in Perryville, MO and there is something for everyone on this trip! We begin our day at the [National Shrine of Our Lady of the Miraculous Medal](#) with a guided docent tour telling the history of the paintings and the church. There will be some time to explore the self-guided Rosary Walk – ½ mile rosary walk to the outside WWI grotto, 17 bronze and marble Italian statues along the path, and a beautiful bridge and water feature. This path is easy a walking with plenty of benches along the way. For lunch we will enjoy the best burgers around at [Mary Jane Burger & Brews](#). We then head to the [Missouri National Veterans Memorial](#) for a guided tour of the museum and time to visit & reflect at ‘America’s Wall’ an exact replica of the Vietnam Veterans Memorial in Washington, D.C. The [American Tractor Museum](#) is our next stop. We will tour this amazing collection walking you through the evolution of the machine that plowed, planted & harvested the American dream for centuries. See one of the largest & most unique collections of its kind featuring rare manufacturers such as Rumely, Waterloo Boy, Illinois, and MORE! We end the day enjoying Perryville’s courthouse square with a trip to **Rozier’s Mercantile** which opened in 1903 and is the longest continually operated store in Perry County. Price includes motorcoach transportation, group escort, all attractions as listed including lunch (family style burger bar, house & pasta salad, non-alcoholic drink and dessert), gratuity to driver and guide. **NOTE: Columbia will be the first pick up and last drop off for this trip.**

ST LOUIS CARDINALS vs WASHINGTON NATIONALS at BUSCH STADIUM

| | | | |
|--------------------------|----------|--|------|
| St. Louis Cardinals Game | 9/7/2022 | Waterloo 5:00 PM /10:30 PM Columbia 5:20 PM/10:15 PM | \$91 |
|--------------------------|----------|--|------|

(1—2 sneakers) 6:45 PM Game — Our motor coach will pick you up in **Waterloo or Columbia** and drop you off right at the gate. No parking or traffic hassle! A clear FNB bag is included, along with \$18 Cards Cash, motor coach and driver gratuity. Seats are located in Section 133B & are under cover. Cards Cash can be used at any register in the ballpark including concession stands, kiosks and the Team Store. (Bag will be available for pick up at your nearest banking center) **LIMITED TICKETS REMAINING!**

| | | | |
|--------------------------|----------|--|--|
| St. Louis Cardinals Game | 9/8/2022 | THIS EVENT FROM EFFINGHAM & STEWARDSON HAS BEEN CANCELLED | |
|--------------------------|----------|--|--|

We have 17 tickets remaining for purchase for this 12:15 pm game. \$40/ticket

Section 134B and includes \$18 Cards Cash, which can be used at any register in the ballpark including concession stands, kiosks and the Team Store. Tickets will be transferred electronically to buyer.

Transportation is not available for this trip—price is for ticket including Cards Cash.

| | | | |
|--|-----------|---|-------|
| Hermann, MO Oktoberfest including Amtrak | 10/6/2022 | Waterloo 7:00 AM/5:30 PM Columbia 7:20 AM/5:10 PM | \$159 |
|--|-----------|---|-------|

(3– 4 sneakers) Join us for a fun day celebrating Oktoberfest in Hermann, Missouri! We start the day by catching Amtrak at the Kirkwood Station & riding the rails to Hermann. We will fill our day with wine tasting, a German lunch with a guest accordionist, Hermann Farm Living History Guided Tram Tour and a smoked sausage & bratwurst tasting. There will also be time to shop & enjoy Hermann’s historic downtown district. Please choose from the following entrees: **Bratwurst Platter - Bratwurst on bun or Schwein Schnitzel (breaded pork tenderloin topped with jaeger sauce)**. Both are served with homemade German potato salad and sweet & sour red kraut. Price includes Amtrak ticket, motor coach transportation, lunch, escort, all attractions listed & gratuities. **AMTRAK REQUIRES A VALID DRIVER’S LICENSE OR STATE ID FOR EACH PASSENGER. STAND BY AVAILABLE**

| | | | |
|--|------------|---|-------|
| Hermann, MO Oktoberfest including Amtrak | 10/14/2022 | Waterloo 7:00 AM/5:30 PM Columbia 7:20 AM/5:10 PM | \$159 |
|--|------------|---|-------|

This trip is sold out! Due to popular demand—we have added a second trip on October 6th.

AMTRAK REQUIRES A VALID DRIVER’S LICENSE OR STATE ID FOR EACH PASSENGER.

CURRENT MOTORCOACH PICK UP LOCATIONS

Currently there is assigned seating on the motor coach & boarding will begin 15 minutes prior to the departure time.

IMPORTANT: Please do not board the coach until the coordinator invites you on.

Waterloo VFW (406 Veterans Drive) - please park on the west side of the building in rock area of the parking lot, making sure not to block the dumpster. **Columbia Schnuck’s Market Place** (1000 Columbia Center) between the Post Office & Schnucks.



UPCOMING MULTI-DAY TRIPS

Niagara Falls & Toronto

September 12-16, 2022

Stand by available

Christmas at The Biltmore Estate & Smoky Mountains November 14-17, 2022
Find a full brochure with booking form at www.fnbwaterloo.bank/55-club

Travel planning has begun for 2023!

We are working with our travel vendors to provide you with a variety of trips for next year. Watch our social media pages, your email and November's newsletter for new announcements.

Our Classic 55 Club Holiday Offerings

| | | | |
|--|-------------------|---|--------------|
| Mercy Holiday Celebration with St. Louis Symphony Orchestra | 12/16/2022 | Waterloo 10:00 AM/5:30 PM Columbia 10:30 AM/5:00 PM | \$169 |
|--|-------------------|---|--------------|

This unforgettable experience at **Powell Symphony Hall** will put you in the holiday spirit as the St. Louis Symphony ushers in the sounds of the holiday season. You'll see why thousands of St. Louis residents make this concert an annual tradition. Lunch prior to the concert will be enjoyed at the rustic, yet elegant **The Lodge at Grant's Trail**, where we will enjoy a private buffet lunch and open bar in the fully decorated Great Room. Price includes Motorcoach Transportation, group escort, inclusive lunch at The Lodge at Grant's Trail, Center Orchestra seat at Powell Symphony Hall, gratuity to driver and guide. **LIMITED TICKETS REMAINING!**

| | | | |
|------------------------------|------------------|---|--------------|
| Kimmswick Cookie Walk | 12/2/2022 | Waterloo 1:00 PM/8:15 PM Columbia 1:20 PM/8:00 PM | \$152 |
|------------------------------|------------------|---|--------------|

(4 sneakers) Join us in historic [Kimmswick, MO](#) for their [Annual Cookie Walk](#). When we arrive each guest will receive a Holiday Cookbook filled with Kimmswick Shop Owners' favorite sweet recipes, gift bag and map. We will then stroll through this quaint river town and visit participating merchants to collect a sample of their "sweet treats". We will enjoy an early dinner (and of course dessert) at the [Blue Owl](#) and then you can continue shopping or just sit and delight in The Rivertown Sound Quartet as they stroll around town during this annual Christmas Festival. There will be horse drawn carriages for hire and Santa too! **Please dress according to the weather as you will be walking from shop to shop.** Price includes Motorcoach Transportation, group escort, Cookie Walk ticket, inclusive dinner at The Blue Owl gratuity to driver and guide, and all reservations and arrangements.

SNEAKER RATING

- | | |
|--|---|
| <p>1 Sneaker = Easy, pace, mostly ramps, few or no stairs</p> <p>2 Sneakers = Moderate pace, 1 flight of stairs, few inclines</p> <p>3 Sneakers = Steady pace, 1-2 flights of stairs, some inclines</p> | <p>4 Sneakers = Periods of intense pace, uneven terrain</p> <p>5 Sneakers = Periods of strenuous pace, rough terrain conditions</p> |
|--|---|

For every trip—you must be able to climb the stairs to the motor coach without assistance.

RESOURCES TO HELP YOU OR A FAMILY MEMBER AVOID SCAMS

Scammers are taking advantage of our customers and trying to con people into giving up their money. During this time of uncertainty, knowing about possible scams is a good first step toward preventing them. Recently we have had an increase in "Person in need" Scams—Let's take a look at this type of scam and what to do if you or a loved one finds yourself in this situation.

"Person in need" scams

Scammers pose as a grandchild, relative or friend who claims to be ill, stranded in another state or foreign country, or otherwise in trouble, and ask you to send money. They may ask you to send cash by mail or buy gift cards. These scammers often beg you keep it a secret and act fast before you ask questions.

What to do: *Don't panic!* Take a deep breath and get the facts. Hang up and call your grandchild or friend's phone number to see if the story checks out. You could also call a different friend or relative. Don't send money unless you're sure it's the real person who contacted you.

What to do if you think you're being scammed

The best defense against scams is to **SAY NO** if anyone contacts you by phone, in person, by text message, or email and asks for your Social Security number, Bank account number, Credit card information, Medicare ID number, Drivers license number, any other personally identifiable information. **Call (618) 939-6419 and ask for the Operations Department if you feel you have been or think someone is trying to scam you.**

You can help keep those you care about from falling for a scam, regardless of their age or health status, by reporting any scams or suspected scams to the FTC. Find more information about common types of scams >><https://www.consumerfinance.gov/ask-cfpb/what-are-some-common-types-of-scams-en-2092/>

Visit us at one of our many locations!

Main Banking Center

228 S Main Street
Waterloo IL 62298
618.939.6194

North Banking Center

744 N Market Street
Waterloo IL 62298
618.939.6195

Walmart Banking Center

961 N Market Street
Waterloo IL 62298
618.939.6196

Columbia Banking Center

1421 N Main Street
Columbia IL 62236
618.281.6194

Save a tree!

Receive your newsletter & other updates
by email!

Email your request to
dfausz@fnbwaterloo.bank

Dupo Banking Center

107 N 2nd Street
Dupo IL 62239
618.601.1200

Millstadt Banking Center

645 E Washington Street
Millstadt IL 62260
618.476.3334

Smithton Banking Center

4053 State Route 159
Smithton IL 62285
618.504.2400

Collinsville Banking Center

100 E Clay Street
Collinsville, IL 62234
618.345.1121

Maryville Banking Center

2110 North Center
Maryville, IL 62062
618.344.9650

O'Fallon Banking Center

New Location!

1177 N. Green Mount Road
O'Fallon IL 62269
618.632.1010

Swansea Banking Center

4101 North Illinois Street
Swansea IL 62226
618.206.6400

Effingham Banking Center

210 E Fayette Avenue
Effingham IL 62401
217.342.3200

Stewardson Banking Center

110 E Main Street
Stewardson IL 62463
217.682.3236

Contact us:

888.231.3165 Toll-free
618.939.6194

www.fnbwaterloo.bank/55-club/
www.facebook.com/groups/Classic55Club
www.facebook.com/Classic55Club

Address Service Requested

*First National Bank of Waterloo
Classic 55 Club
P. O. Box 507
Waterloo, Illinois 62298*

