



First National Bank of Waterloo Classic 55 Club Newsletter July—August 2025

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'Springtime at the Biltmore!' Tour is being announced in this newsletter. I am excited to revisit the Biltmore and enjoy the gardens and grounds. We last visited during the Christmas season and the decorations were INCREDIBLE. I am betting the gardens will also impress. Review the brochure and contact me with questions on the tour or about registration.

Speaking of registrations, you all blew me away with your interest in our 2026 tours! Our Germany Land Tour is especially popular with over 60 requests for information! We will only have 35 spaces for this tour, so if you requested to receive the premailing information, watch your email or mail within the next couple months for registration details because this tour will sell out quickly.

A few members have asked about our tours selling out and the possibility of running a second motorcoach or back to back tours for our more popular destinations. I would LOVE to be able to offer that option—but I am only one person and there just isn't enough time or resources to offer these options. I wish I was superhuman and able to be in two places at once! Since we travel so often, when I am in the bank I am working on either the next tour, next year's tours, day trips or the newsletter. Traveling on ten 'day trips' & 4—6 multi-day tours per year is already stretching my time especially tours that are out of the country.

What helps me to be able to add tours and keep you updated are tools like our **new online registration system**. This site collects all the necessary information for our day tours and it only takes 2 minutes to complete the form! It is a lifesaver. Also, our **Classic 55 Club webpage** contains all tour information, current newsletters & any other information you need. It is a great resource! Check it often especially if a new tour is about to be announced. 😊

Darcy

New Tour!
Springtime at the Biltmore Estates
April 14—18, 2026
See trip and registration details on
page 3!

Important Details

Securing Multi-Day Tour Reservations—Reservations are secured with submission of necessary documents **and** the deposit. First come, first registered. If you have not submitted documents and your deposit, your space has not been reserved.

Cancellations & Refund Process—Please contact Darcy as soon as possible to cancel your reservation. The stand by list will be utilized to try and fill your reservation. **Feel free to contact friends or family to take your spot.** If we cannot find a replacement, a refund will only be given in the amount returned from our tour company, usually live performance tickets, meals, prepaid activities & tours are non-refundable.

Motorcoach Seating—Motorcoach seating is on the first come, first seated basis. Assigned/reserved seating will be at the front of the coach for those travelers who have mobility or medical issues. Please mention your needs when making your reservation. Otherwise it is first come/first seated. Remember access to the coach will start **15 minutes** prior to departure. **In Waterloo, please wait for the bank representative to invite you to load the coach.**

Payment Options—Payment is required to secure your day trip reservation. Payment can be made by check, cash or debiting an FNB account.

Entrée Choices—If entrées are listed in the trip description, please provide your choice when making your reservation. Also, please give any food allergies or meal restrictions (i.e.: gluten free, vegetarian, vegan)

Newsletters—Our newsletters are published & mailed to be received on the 1st day of the odd numbered months of the year (January, March, May etc.) If you do not receive your copy by the 5th of the month, feel free to ask for a copy at your local banking center or go to our Classic 55 Club page www.fnbwaterloo.bank/55-club/ to view online. If you would like to receive your newsletter by email only, please contact Darcy with your email address.

Email Newsletter—An electronic newsletter is sent out during the even months that a paper newsletter is not mailed. There are times that a new trip announcement will be made in this E-newsletter. While I understand not every customer utilizes email, there are occasions that an event needs to be promoted prior to the next newsletter. Watch our website for any new or upcoming trips.

Activity "Sneaker" Rating—Please make sure to review our sneaker rating for each trip & call Darcy if you have concerns. **Everyone must be able to board the motor coach without assistance. If you are more comfortable using a walking stick, cane or walker we encourage you to bring it along. Wheelchair users must travel with a companion.** We want to make sure everyone is safe & can enjoy the destinations we visit.

Find all things Classic 55 Club at www.fnbwaterloo.bank/55-club/



UPCOMING DAY TRIPS WATERLOO & COLUMBIA PICK UPS

Pricing includes listed tours, activities, luxury motorcoach, meal with non alcoholic drinks, dessert & all gratuities for meals, guides & driver.

TRIP	DATE	PICK UP/DROP OFF LOCATIONS & TIMES	COST/PERSON
Land of Lincoln	7/16/2025	Waterloo 7:45 AM/7:00 PM Columbia 8:10 AM/ 6:45 PM	\$161

(3 sneakers) Springfield, IL is our destination for this tour. Our day includes visits to **Abraham Lincoln Presidential Library** with a state-of-the-art interactive library, a replica of the cabin in which he was raised, copies of the political cartoons of the day, and multiple theaters including a holographic movie, **Lincoln's Home** and **Lincoln's Tomb** which is located in the country's second most visited cemetery behind only Arlington National Cemetery. Included lunch at **Maldaner's Restaurant**—a local favorite! Special guest presentation by **President Abraham Lincoln re-enactor Randy Duncan** who will share stories of our famed 16th President followed by a question and answer session. **(Tickets still available)** Announced May 2025

Art & Architecture in Downtown St. Louis	9/10/2025	Waterloo 8:00 AM/4:20 PM Columbia 8:20 AM/4:00 PM	\$144
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(3 sneakers) We begin our day with a visit and tour at the brand new **ENERGIZER (formerly CITYPARK) soccer stadium** located in downtown St. Louis. Energizer Park is the home of St. Louis CITY SC and reflects many of St. Louis' most amazing attributes, including its diverse neighborhoods, growing culinary scene, innovative technology, inviting community and a spirit of a new St. Louis. Lunch today will be enjoyed **Sqwires Restaurant in Lafayette Square**. Housed in a restored 19th-century factory, it combines original architectural elements with modern decor. Known for its seasonal, locally sourced menu, SqWires serves a variety of options. Today you will have a limited menu to choose from, please pre-select from a choice of: **Spinach Salad, Burger, Chicken Salad Sandwich, Turkey Reuben or Veggie Lasagna**. Our afternoon starts with a tour **St. Louis Public Library's Central Library**. Designed by renowned architect Cass Gilbert and completed in 1912, the structure which occupies a full city block is a historic treasure. Exquisite replicas of features from the Pantheon, Vatican and Michelangelo's Laurentian Library bring the Italian Renaissance to life in the heart of downtown St. Louis. We finish the afternoon with a tour at the **21C Hotel**, which reimagines a historic St. Louis fixture: the 10-story, Renaissance Revival-style YMCA building. Located in the heart of downtown St. Louis, 21c Museum Hotel St. Louis includes a 173-room boutique hotel and a contemporary art museum. With more than 14,000 square feet of exhibition and meeting & event space seamlessly integrated into all areas of the property, there are opportunities to discover contemporary art around every corner. **(Tickets still available)** Announced May 2025

Fall Day in Southern Illinois	Details coming soon, watch for registration link at www.fnbwaterloo.bank/55-club/		
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Tentative itinerary includes visits to Bald Knob Cross, an orchard, Alto and StarView Vineyards. Family style fried chicken & all the fixins' lunch at Giant City Lodge.

Christmas Country Church Tour Perryville, MO	12/18/2025	Waterloo 8:00 AM/6:30 PM Columbia 8:20 AM/6:00 PM	\$152
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'Tis the season for one of Missouri's most beloved Christmas traditions: the **Christmas Country Church Tour!** During this event, dozens of century-old churches across Southeast Missouri open their doors and invite visitors to stop by and celebrate the season. Enjoy Christmas music, complimentary refreshments, stunning decorations, and live performances while you explore some of Missouri's oldest and most beautiful churches. We'll explore with a local Perryville guide who will give us history and narration as explore the following Churches: National Shrine of St. Barrens – Our Lady of the Miraculous Medal, Lutheran Heritage Center, Trinity Lutheran Church, Concordia Lutheran Church with stunning poinsettia Christmas tree, & Brazeau Presbyterian Church. Included lunch will be enjoyed at **Mary Jane's Burger & Brews** & there will be a stop at **Stonie's Sausage Haus** for last minute gifts! **45 tickets available.** Announced July 2025

Join us on **August 26th at Waterloo's Muny Band Concert**. Our employees will be serving FREE ice cream in support of the Waterloo Band Parents Organization. 8:00 pm at the courthouse square.

CURRENT MOTORCOACH PICK UP LOCATIONS

Waterloo VFW (406 Veterans Drive) - please park on the west side of the building. **Do not block the dumpster.**
Columbia Schnuck's Market Place (1000 Columbia Center) between the Post Office & Schnucks.
 Pick up locations (unless otherwise noted)

ACTIVITY LEVEL RATING

1 Sneaker = Easy, pace, mostly ramps, few or no stairs 2 Sneakers = Moderate pace, 1 flight of stairs, few inclines 3 Sneakers = Steady pace, 1-2 flights of stairs, some inclines	4 Sneakers = Periods of intense pace, uneven terrain 5 Sneakers = Periods of strenuous pace, rough terrain conditions
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2026 MULTI-DAY TRIPS

Springtime at the Biltmore Estates

Featuring two nights at the Inn on Biltmore Estates!

April 14-18, 2026

4 night deluxe motorcoach tour

3 –4 Sneaker Tour



We are thrilled to offer an unforgettable trip through the scenic landscapes and charming towns of Kentucky, Tennessee, and North Carolina! While a visit to the magnificent **Biltmore Estate** stands out as a central highlight, this tour has been carefully curated to include a variety of other memorable experiences we believe you will enjoy. Highlights include 2 nights stay at the **Inn at Biltmore Estates**, a comprehensive tour of the **Biltmore House**, with its stunning architecture and rich history, and the vibrant gardens and grounds, an **exclusive visit with an Estate Ambassador** who will provide unique insights into the history and legacy of the Biltmore, **locally guided tour of Asheville, NC**, a stop at the ever-entertaining **Dollywood**. Famous for its lively shows featuring talented performers, the fascinating Dolly Museum showcasing the life and career of Dolly Parton, the impressive American Eagle habitat, and demonstrations by talented master craftsmen. **Guided tour of Great Smoky Mountain National Park**, visit to **Historic Granville, TN**, a town affectionately known as Tennessee's Mayberry Town, where we can step back in time and experience its unique charm and history. A **private gourmet meal at the Inn on Biltmore Estates** will be enjoyed along with 4 breakfasts, 3 lunches (including **Patti's 1880 Settlement**, 4 hotel breakfasts, 1 other included dinner and 1 Drury Inn kickback reception. Deluxe motorcoach, 4 night hotel accommodations including 2 nights on Biltmore Estate property. All activities and admissions listed, baggage handling, related taxes & gratuities, services of a tour manager and bank representative. Trip Protection is available at an additional cost. Please refer to our brochure for all details & inclusions of this tour.

View brochure at www.fnbwaterloo.bank/55-club/, or contact Darcy for other delivery options or questions.

Each banking center will have a limited number of brochures available.

Tour cost per person:

Double Occupancy—\$2,169 Single Occupancy—\$2,759 Triple Occupancy—\$2,009

Registration opens on **July 9th** and is on a first submitted, first registered basis. Documents can be submitted at **any** of our banking centers. **Reservations are secured with submission of necessary documents and the deposit. No exceptions.**

Announced July 2025

'America's Cowboy Country Tour

Amazing trip to Badlands National Park, Custer State Park, Crazy Horse Memorial, Mt. Rushmore, Yellowstone National Park, Jackson Hole, & Grand Teton National Park!

20 spots remaining

May 16—23, 2026



View tour details and register online at <https://gateway.gocollette.com/link/1269150>

Reservations are secured with submission of necessary documents and the deposit.

Announced May 2025

2026/2027 Tentative Tours

Watch here for updates on future tours!

June 13—19, 2026—Mackinac Island (includes 3 nights stay at The Island House on Mackinac Island).

August 2026—'Germany Highlights' (12 days including Black Forest, Neuschwanstein, Oberammergau, Nuremberg, Berlin and so much more!)

December 2026/January 2027—Rose Bowl Parade (Rose Parade, Float Barns, 4—Star Hotel Accommodations and much more!)*

Fall 2027—Danube River Cruise—Munich to Budapest

If you are interested in a tour & want to be added to a PRE-REGISTRATION list please complete the form at www.fnbwaterloo.app.do/tourannouncements or contact Darcy. Email is the best and fastest way to be notified of upcoming tours. You are not financially obligated to pay for the tour **NOR ARE YOU REGISTERED FOR THE TOUR**; you just get to review the itinerary before it is released in the newsletter. ***Dates and itineraries subject to change up until final itineraries are shared with the club. Reservations are only secured with submission of necessary documents and the deposit.**

To view all brochures, current newsletter or day trip registration online >> www.fnbwaterloo.bank/55-club/

REMAINING 2025 MULTI-DAY TRIPS Reservations for these trips are closed.

Alaska! By Land & Sea—August 4-15 **Canada's Capital Cities**—October 10 -16 **Opryland Country Christmas**—December 2-5



Our convenient ATMs are accessible 24/7. Find all of our banking center locations

www.fnbwaterloo.bank/about/convenient-locations

Our Mission Statement:

Together we create strong communities and help you achieve your financial dreams, no matter how you bank

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