



First National Bank of Waterloo Classic 55 Club Newsletter September—October 2025

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Our Classic 55 Club just returned from our land and sea tour of Alaska and man did we have a great time. Our 49th state is so beautiful and cruising is a luxurious way to explore many ports. One of the highlights of our land tour was seeing the full Denali Mountain Range! Only 10% of visitors see the full range during their visit. I was able to document our adventures on the [Classic 55 Club Facebook page](#). Take a look and like and follow our page to see all Classic 55 adventures.

We are ready to announce our **2026 German Highlights** tour and you will find the details and pricing on page 3. This encompassing tour kicks off in Frankfurt with a river cruise along the Rhine and then makes its way to Dresden and then off to the best of Bavaria. With this tour we are also able to take advantage of a direct flight from St. Louis to Frankfurt, Germany!

We will also be announcing our **2027 Danube Delights River Cruise with Oktoberfest** tour VERY SOON! This cruise begins in **Hungary** and we visit ports in **Slovakia, Austria & Germany**. The tour ends in Munich with a coach and walking tours, included entrance to a beer tent at the Oktoberfest fairgrounds and time to explore the city on your own.

Our **Mackinac Island Escape** tour is being finalized and will be ready for release in November. On this club favorite tour, we will fly in and out of Detroit so we can enjoy 2 nights at a Traverse City beachfront resort hotel and visit **Sleeping Bear Dunes National Shoreline**. Watch the next newsletter for pricing and a final itinerary.

As always, keep checking our Classic 55 Club webpage for up to date information on our tours!

www.fnbwaterloo.bank/55-club/

Darcy

**2026 German Highlights AND
2027 Danube Delights River Cruise
with Oktoberfest reservations
open on September 9th.**

See announcements on page 3 or visit our
webpage.

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. **Help us reduce plastic waste by bringing a refillable water bottle.**

| TRIP | DATE | PICK UP/DROP OFF LOCATIONS & TIMES | COST/PERSON |
|--|-----------|---|-------------|
| Art & Architecture in Downtown St. Louis | 9/10/2025 | Waterloo 8:00 AM/4:20 PM Columbia 8:20 AM/4:00 PM | \$144 |

(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 **Squires 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

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| Fall Day in Southern Illinois | 9/25/2025 | Waterloo 7:30 AM/6:50 PM Marissa Banking Ctr 8:10 AM/5:55 PM | \$130 |
|-------------------------------|-----------|--|-------|

(4 Sneakers) We will visit **Bald Knob Cross of Peace**, a guided wine tasting at **Starview Vineyards**, lunch is family style chicken dinner at **Giant City Lodge**, owners and/or winemakers will provide a tour/presentation at **Alto Vineyards** along with tasting and we will make stop at **Rendleman Orchards** for a short history and shopping. **Pick up locations for this tour is Waterloo VFW and our Marissa Banking Center.**

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|--|------------|---|-------|
| Christmas Country Church Tour Perryville, MO | 12/18/2025 | Waterloo 8:00 AM/6:30 PM Columbia 8:20 AM/6:00 PM | \$152 |
|--|------------|---|-------|

'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!
Waitlist available. Announced July 2025

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 Schnucks'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

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.
Canada's Capital Cities—October 10 -16 Opryland Country Christmas—December 2-5

2026 '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!

Only 8 spots remaining

May 16—23, 2026

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

Announced May 2025



Reservations are secured with submission of necessary documents and the deposit. No exceptions.
Documents can be submitted at any of our banking centers.

2026 MULTI-DAY TRIPS



German Highlight Tour

12 days from Frankfurt to Frankfurt

August 16-28, 2026

5+ Sneaker Tour

GLOBUS

Reservations with deposits will open on September 9th.

Bratwurst and beer, castles and cathedrals, and centuries of history and skilled craftspeople. The time has come to pack your lederhosen for the wonderful views and brews of Germany. From world-class cities to half-timbered towns and romantic river valleys to fairytale forests, we've compiled the country's highlights for the ultimate Germany vacation.

This encompassing tour of Germany kicks off in Frankfurt with a river cruise along the vineyard-dotted Rhine, picks up speed with a train ride from Cologne to Berlin, and then makes its way from the restored city of once war-ravaged Dresden to the best of Bavaria and the enchanting Black Forest.

\$6,953/person—Double Occupancy Room

\$4,323—Single Occupancy Room

This tour will sell FAST!

This tour is limited to 42 travelers, with only 4 single reservations available.

Announced September 2025

Springtime at the Biltmore Estates

Featuring two nights at the Inn on Biltmore Estates!

April 14-18, 2026

4 night deluxe motorcoach tour

4-5 Sneaker Tour*

Tour cost per person:

Double Occupancy—\$2,169

Single Occupancy—\$2,759

Triple Occupancy—\$2,009

***Change in Sneaker Rating**

Limited space remaining

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.

Announced July 2025

2027 MULTI-DAY TRIPS



Danube Delights River Cruise with Oktoberfest

Hungary—Slovakia—Austria—Germany

with 2 night hotel stay & touring in Munich with entrance to Oktoberfest tent

11 Days with 22 meals

September 14—September 24, 2027

Reservations with deposits will open on September 9th.

Staterooms starting at: \$6,685/person—Double Occupancy Room and **\$4,515**—Single Occupancy Room

This tour will sell FAST! Full brochure available at www.fnbwaterloo.bank/55-club/ with limited supply at all banking centers.

This tour is limited to 36 travelers with limited single reservations available.

Announced September 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).

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

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.**



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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Classic 55 Club

First National Bank of Waterloo

