



First National Bank of Waterloo Classic 55 Club Newsletter November—December 2025

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Bonjour!

Classic 55 Club members love Canada and our third group tour we traveled to Canada's Capitol Cities & it truly did not disappoint. 40 members enjoyed delicious food, fall foliage and the history of Montreal, Quebec City and Ottawa. We all gave speaking French a whirl, with some having more success than others. During our 6 day tour, we enjoyed a 5 course dinner cruise on the St. Lawrence Seaway taking in the beautiful nighttime views of Montreal while listening to live music, a walking tour of Old Quebec City which is the only fortified city north of Mexico and our last group culinary experience was a showcase of Canada's fresh flavors & ingredients at **1 Elgin** located in the National Arts Centre along the Rideau Canal. All cities were enjoyed with several requests to return to Quebec City for further exploration. Thanks Dea and 'Are We There Yet?', LLC for a memorable trip.

Our adventures are chronicled on the Classic 55 Club Facebook page. Take a look and like and follow our page to see all Classic 55 Club adventures.

Our 2026 German Highlights & 2027 Danube River Cruise were announced in September and both currently have waiting lists. It is common for our tours to have cancellations, so if you are interested in these tours, submit the registration forms and you will be contacted if an opening becomes available.

Watch the next newsletter for pricing and final itineraries for our Crystal Bridges and Rose Bowl Parade tours. As always, keep checking our Classic 55 Club webpage for up to date information on our tours!

www.fnbwaterloo.bank/55-club/

Darcy

Mackinac Island Escape June 13—19, 2026

See announcements on page 3 or visit our webpage.

Only 22 rooms are available for this tour.
Submit your documents & deposit early to secure your space.

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 & walker 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
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**! 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

Phantom of the Opera @ The Fox Theatre	2/19/2026	Waterloo 11:30 AM/6:30 PM Columbia 11:50 AM/6:00 PM	\$169
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(1 sneaker) THE PHANTOM OF THE OPERA is widely considered one of the most beautiful and spectacular productions in history, playing to over 160 million people in 47 territories and 195 cities in 21 languages. Andrew Lloyd Webber's romantic, haunting, and soaring score includes "The Music of the Night," "All I Ask of You," "Wishing You Were Somehow Here Again," "Masquerade," and the iconic title song. It tells the tale of a disfigured musical genius known only as 'The Phantom' who haunts the depths of the Paris Opera House. Mesmerized by the talents and beauty of a young soprano, Christine, The Phantom lures her as his protégé and falls fiercely in love with her. Unaware of Christine's love for Raoul, The Phantom's obsession sets the scene for a dramatic turn of events where jealousy, madness, and passions collide. After we enjoy the show a group dining experience in a private area with a show-themed buffet menu prepared by award-winning chefs. Pricing includes motorcoach transportation, buffet lunch, rear orchestra seat, all gratuities. **38 seats available**
Announced November 2025

'The Hill' Italian Neighborhood Tour—3/12/2026—Pricing and full itinerary will be listed on our Classic 55 Club webpage and registration websites. Tentative itinerary includes visits to Urzi's Market or Missouri Baking Co, Hill Neighborhood Center & Imo's Pizza. Tour of St. Ambrose with lunch at Guido's. Registration is open.
Announced November 2025

Harry Potter & The Cursed Child @ The Fox Theatre	4/8/2026	Waterloo 4:15 PM/11:30 PM Columbia 4:35 PM/11:15 PM	\$194
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(1 sneaker) Broadway's spellbinding spectacular **Harry Potter and the Cursed Child** is coming to The Fabulous Fox! Join the next adventure and experience the wizarding world like never before at this record-breaking hit and winner of six Tony Awards including Best Play. Before we enjoy the show a group dining experience in a private area with a show-themed buffet menu prepared by award-winning chefs. Pricing includes motorcoach transportation, buffet lunch, Orchestra 4 or 5 seating, all gratuities. **45 seats available.**
Note: This evening performance would make a great gift for your favorite Harry Potter fan.
Announced November 2025

CURRENT MOTORCOACH PICK UP LOCATIONS (Unless otherwise noted)

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.

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 All multi-day tours are 5+ sneaker rating unless noted.
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To view all brochures, current newsletter or day trip registration online >> www.fnbwaterloo.bank/55-club/

2026/2027 Tentative Tours

Crystal Bridges Tour—Our 4 day/3 night motorcoach tour to Arkansas is scheduled for October 2026 & will be announced in the January newsletter. The highlight of this tour is a visit to **Crystal Bridges Art Museum of American Art** with its exhibitions, stunning architecture on 134 acres of Ozark nature. Founded by philanthropist and arts patron Alice Walton.

2026/2027 Rose Bowl Parade Tour (Rose Parade, Float Barns, 4—Star Hotel Accommodations and much more!) will also be announced in the next newsletter. *** 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.**



Please refer to the brochure for all details & inclusions of our tours.

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

Reservations are secured with submission of necessary documents and the deposit. No exceptions.

Documents can be submitted at any of our banking centers and are first received, first secured.

REMAINING 2025 MULTI-DAY TRIP. Reservations for this trip is closed.

Opryland Country Christmas—December 2-5

2026 MULTI-DAY TRIPS

A Classic 55 Club favorite returns!

Mackinac Island Escape

June 13—19, 2026

5 sneakers



6 nights, 9 meals, airfare, airport transfers, motorcoach, baggage handling, all gratuities & much more!

Everybody ♥s Michigan! Join us as we explore this beautiful state. We fly in & out of Detroit to minimize our time on the motorcoach. **Traverse City & Sleeping Bear Dunes** is our first stop, you can enjoy Lake Michigan at our beachfront resort during our 2 night stay. Then we head north to enjoy Mackinac Island! You will love the **Island House Hotel**, our accommodations for 3 nights, with it's perfect location right on the water and 3 blocks from the Main Street businesses. Our stay includes carriage rides, island and Fort Mackinac tours, wonderful meals and a buffet lunch at The Grand Hotel, & after lunch you will have free time to explore The Grand's property, as our lunch ticket includes admission to the hotel. You can climb up to the top of the cupola for incredible panoramic views or sit and rock on the front porch. After our delightful time on the island we head back to the mainland for a visit to Grand Rapids and the Gerald R. Ford Presidential Museum. Travel protection is available for an additional fee.

\$3,424 person—double occupancy, \$4,524/person—single occupancy, \$3,024 person—triple occupancy

Only 22 rooms are available for this tour.

Announced November 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*

**Change in Sneaker Rating*



Call for availability

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!

Call for availability

May 16—23, 2026

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

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Announced May 2025

GLOBUS.

German Highlight Tour

12 days from Frankfurt to Frankfurt

August 16-28, 2026

5+ Sneaker Tour

Join our wait list by submitting registration forms.

Waitlist available

Announced September 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

September 14—September 24, 2027

Staterooms starting at: \$6,685/person—Double Occupancy

Waitlist available

We were able to add 40 additional travelers for this tour, for a total of 80.



Announced September 2025



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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Address Service Requested