



First National Bank of Waterloo Classic 55 Club Newsletter January — February 2026

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Happy New Year!

May 2026 be filled with passport stamps, new adventures and unforgettable journeys, with wishes for safe travels, amazing discoveries & stores to tell.

Our **Opryland Country Christmas Tour** was a great success! 43 members spent 4 days in Nashville and had a blast! The highlight of the tour was the Grand Ole Opry Show, and the backstage tour. 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. www.fnbwaterloo.bank/55-club/

We are announcing two tours for 2026 in this edition.

Crystal Bridges Art Museum and the 2027 Rose Parade in Pasadena, CA.

Our Crystal Bridges tour is great for those who need a more leisurely tour. This is a shorter & slower paced tour where you will be able to enjoy the museum at your leisure.

The Rose Parade tour has been heavily requested and will sell out quickly. Remember to secure any tour you must submit your documents and deposit. First come, first reserved.

Let's talk about our Sneaker Rating—

We want to ensure you have the best possible experience on our tours, and safely enjoying your trip is our top priority. For this reason, we use a "Sneaker Rating" to indicate the activity level of each tour.

Please note that most of our out-of-town tours are rated 5 Sneakers. This rating reflects the required activity level, which includes:

- Extensive walking in airports & local tours.
- Standing for prolonged periods.
- Frequent boarding and exiting of the motor coach.
- Handling your own luggage.

If you rely on a cane or a walker, we strongly encourage you to travel with a companion. Unfortunately, our tour escorts cannot assist travelers with boarding the coach, and guides are unable to alter or slow the pace of the tour to accommodate slower walking speeds. Please reach out to Darcy with any questions or concerns.

Thank you for your understanding.

Darcy

New tour announcements!

See announcements on page 3 or visit our webpage.
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. **Walker, cane or walking stick users 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
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
<p>(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. SOLD OUT—WAIT LIST AVAILABLE</p> <p style="text-align: right;">Announced November 2025</p>			
The Hill—America's last Little Italy	3/12/2026	Waterloo 9:00 AM/4:30 PM Columbia 9:30 AM/4:00 PM	\$141
<p>(3–4 Sneakers) Today, explore the authentic Italian neighborhood in St. Louis known as The Hill. Begin with a visit to the Hill Neighborhood Center, a welcoming hub with local info, a reference section on Italian history, an archive and local artisan items. Next, we head over to St. Ambrose Catholic Church, founded by Italian immigrants and the heart of The Hill neighborhood. Learn about the history of the parish and role it serves today throughout the neighborhood. If it can be arranged, enjoy a private organ concert. Lunch will be at Guido's on The Hill. Opened in 1988 by the Carretero family, this local restaurant serves up authentic, homemade Italian and Spanish cuisine. Today you'll have a choice of pre-selected chicken marsala; cavatelli con broccoli; or steak sandwich on cheese garlic bread. This afternoon, we stop by the Imo Piazza for some photos before visiting an Italian market and an Italian bakery and enjoy some samples and goody bags to take home.</p> <p>15 SPACES REMAINING.</p> <p style="text-align: right;">Announced November 2025</p>			
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
<p>(1 sneaker) Broadway's spellbinding spectacular <i>Harry Potter and the Cursed Child</i> 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. 35 SEATS REMAINING.</p> <p style="text-align: center;">This evening performance would make a great girls night out or gift for your favorite Harry Potter fan.</p> <p style="text-align: right;">Announced November 2025</p>			
Historic St. Charles, MO	5/7/2026	Waterloo 8:00 AM/6:00 PM Columbia 8:15 AM/5:45 PM	\$127
<p>(4–5 Sneakers) Join us for a great St. Charles, MO day tour where our morning focuses on its rich history with a walking tour along Historic Main Street and a guided tour of the Lewis & Clark Boat House. Our lunch will be enjoyed at the quaint book themed restaurant Novellus, with its authentic flavors and friendly service. The afternoon is yours to explore the area which includes more than 75 unique bakeries, candy & coffee shops on the brick paved streets. We end our time in St. Charles with a wine tasting at The Wine Café. Pricing includes, guided 'Hit the Bricks' & Lewis and Clark Boat House Museum tours, lunch at Novellus including soft drinks, wine tasting which includes 4 tastings and one glass of wine, all gratuities including coach driver, lunch and tours, and bank escort.</p> <p>35 SPACES AVAILABLE.</p> <p style="text-align: right;">Announced January 2026.</p>			
Watch for an upcoming announcement for an UFL St. Louis Battlehawk's Game day trip!			
CURRENT MOTORCOACH PICK UP LOCATIONS (Unless otherwise noted)			
<p><u>Waterloo VFW</u> (406 Veterans Drive) - please park on the west side of the building. Do not block the dumpster.</p> <p><u>Columbia Schnuck's Market Place</u> (1000 Columbia Center) between the Post Office & Schnucks.</p>			
ACTIVITY LEVEL RATING			
<div> <div> 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 </div> <div> 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. </div> </div>			
To view all brochures, current newsletter or day trip registration online >> www.fnbwaterloo.bank/55-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.

2026 MULTI-DAY TRIPS

Crystal Bridges Art Museum

October 20-23, 2026

Four sneaker tour

4 day motorcoach tour including 6 meals.



Come see some of the best works of American Art in a brand-new gallery designed just for this purpose! Alice Walton used the Walmart fortune to bring incredible works of art to the South, put on display for the public to see. From Norman Rockwell's *Rosie the Riveter* to Winslow Homer's *Spring* you will be astonished at the collection that's less than a day's travel from home! A highlight is touring a Frank Lloyd Wright house on the property. See brochure for a full description of events and inclusions.

\$1,283 per person, double occupancy,

\$1,672 Single Occupancy (private room)

\$1,154 per person, Triple Occupancy (3 per room)

Announced January 2026



2027 Rose Parade

December 30, 2026—January 3, 2027

Five Day/Four Nights

5 Sneaker Tour

A tour that includes grandstand seats at the Rose Parade, a visit to the float construction barns, the Post Parade Showcase of Floats, Warner Bros. Studio & Celebrity Home Tours.

Tour includes: 4-Star hotel accommodations at the Los Angeles Airport Marriott, reserved seating at the Rose Parade, Float Construction Barn viewing, Warner Bros. Studio Tour, Float Fest, San Antonio Winery Lunch, Celebrity Homes Tour, airfare, airport transfers including from Monroe County, gratuities for included meals, driver & guides, hotel baggage handling, & bank escort. 6 meals, 1 box lunch. Pricing based on 30 travelers and current airfare. Changes in pricing will be disclosed by final payment. Travel protection available for additional fee. Pricing per person:

\$2,870—double occupancy, \$3,280—single occupancy, \$2,790—triple occupancy

Announced January 2026

All tours listed below are currently full.

Please complete registration documents to be added to the waiting list. No money is due at this time.

Springtime at the Biltmore Estates

April 14-18, 2026



Announced July 2025

America's Cowboy Country Tour

May 16—23, 2026



Announced May 2025

German Highlight Tour

August 16-28, 2026



5+ Sneaker Tour

Announced September 2025



Mackinac Island Escape

June 13—19, 2026

5 sneakers

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

Announced November 2025

Danube Delights River Cruise with Oktoberfest

September 14—September 24, 2027



Announced September 2025

2026/2027 Tentative Tours*

Watch upcoming newsletters for new tour announcements.

Spring 2027—Rockies to Red Rocks featuring 2 days on the Rocky Mountaineer's Canyon Spirit.

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.

Opryland Country Christmas 2025



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

Our Mission Statement:

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



Address Service Requested

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