CLASSIC 55 CLUB

NEWS FROM DARCY'S DESK

November - December 2026

German Highlights Recap

What a wild, jam-packed adventure!

Covering 1,600 coach miles, over 70 miles on foot, and moving through 9 hotels in just 12 days with a group of 44 was no small feat.

From riding high-speed trains and cable cars into the clouds (literally) to funiculars, a pirate boat, and endless cobblestone streets, our crew basically took on the entire country.

The route was seriously legendary. We hit **Frankfurt** and **Cologne**, swept through the rich history of **Berlin** and **Dresden**, and wandered straight into fairytale medieval spots like **Rothenburg** and **Nuremberg**. From there, it was onto the majestic Alps around **Füssen** and **Oberammergau**, cruising past stunning lakes, the deep Black Forest, and historic **Heidelberg** before looping all the way back.

It's clear the group ate and drank their way through Germany in style! They fueled all those miles with *warm pretzels* loaded with *Obatzda*, *crispy Schnitzel*, *cheesy Spätzle*, mountains of *sausages*, and as much *Apple Strudel* as they could handle—with plenty of *gelato*, a few *Haribo*, and *Toffifee* from our guide Viktor along the way.

Naturally, the drinks were just as impressive. Between bustling beer halls and sunny gardens, the group enjoyed their fair share of Helles, Pilsner, Dunkel, and Radlers, alongside local Riesling, shots of Schnapps, and endless cans of Spezi and Mezzo Mix. *They even survived the dreaded pay toilets at every stop—a true rite of passage for any European road trip.*

Huge credit goes to our guide Viktor for keeping us organized and to Thomas for steering the coach through every single mile.

Now it's time for everyone to rest their feet and prep their livers: doubling the crew to 88 people for a Danube River cruise and Oktoberfest in September 2027 is going to be EPIC!

—Darcy Fausz

HIGH OCTANE WINTER ADVENTURE

Check out page 3 for a preview of a **Northern Lights** tour that blends a rigorous winter odyssey across the Canadian Rockies & Yukon and the iconic grandeur of Fairmont Chateau properties & premium lodges.

MEMBERSHIP HAS BENEFITS!

Our Classic 55 Club actitivies and trips are a benefit of being a First National Bank of Waterloo customer with a Classic 55 Club Checking account. Therefore, you must be a Classic 55 Club account holder or a guest of a customer to take part in our activities. Our multi-day tours must have atleast one Classic 55 Club member on each reservation.

PAYMENT OPTIONS

Payment is required to hold your reservation. Check, cash, or a debit from an FNB account are accepted. Checks should be made payable to FNBWaterloo with the trip name in the memo. Payments are accepted at any of our 16 banking centers.

WHAT IS A SNEAKER RATING?

Activity "Sneaker" Rating: Please review the rating for each trip and contact Darcy with any concerns. Everyone must be able to board the motorcoach without help. Walking sticks, canes, or walkers are welcome, we request those having walking or balance issues to please travel with a companion.

CANCELLATIONS & REFUNDS

Cancellations & Refunds: If you need to cancel your reservation, please contact Darcy as soon as possible, so your space can be filled from the waiting list. We encourage you to find someone to take your reservation as there isnt always a waiting list to pull from. If no replacement is found, refunds depend on the amount the tour company returns. Items such as show tickets, meals, and prepaid activities are usually non-refundable.

MOTORCOACH SEATING

Seating is open on a first-come basis. Travelers with mobility or medical needs may request reserved seats near the front. Boarding begins 15 minutes before departure. **In Waterloo, please wait for the bank representative to invite you to board.**

NEWSLETTERS - EMAIL & PAPER

Printed newsletters are mailed on the first day of odd-numbered months. If not received by the 7th, request a copy at a local banking center or view online. An email version is sent in even months if there are any updates, and new trips may be announced via email before the next print issue. Check the website for the latest information.

CLASSIC 55 CLUB COORDINATOR

Darcy Fausz our Classic 55 Club Coordinator is based out of our Main Banking Center in Waterloo. She can be reached by email at dfausz@fnbwaterloo.bank or by her direct phone number 618.504.2363. To keep up to date on all things Classic 55 Club visit our webpage at www.fnbwaterloo.bank/55-club/ where all of our current trips and events are listed along with online registration links. Darcy escorts all of our tours and can frequently be out of the bank, feel free to call prior to stopping by to ensure she is available.

CLASSIC 55 CLUB

DAY TRIPS

Pricing includes listed tours, activities, luxury motorcoach, meal with non alcoholic drinks, dessert & all gratuities for meals, guides & driver unless otherwise noted.Help us reduce plastic waste by bringing a refillable water bottle. To participate, you must have a Classic 55 Club checking account or traveling as guest of a member.

As you might have noticed, our day trips and tours tend to fill up quickly. We've been focusing on ways to provide the best service for our customers. One approach is to ensure that our Classic 55 Club checking account holders receive priority when making reservations. Moving forward, we kindly ask that reservations be made by the Classic 55 Club member for both themselves and their guests. Additionally, we are working to add more tickets and/or motorcoaches whenever possible to accommodate more travelers, as we did for our Neil Diamond performance and the Rockies to Red Rocks Tour.

SOLD OUT

The Neil Diamond Musical
"A Beautiful Noise "

11/13/2026 - $179
Waterloo 4:15 PM/11:00 PM | Columbia 4:45 PM/10:45 PM
(1 Sneaker) Pricing includes motorcoach transportation, buffet lunch, Orchestra 2 seating, & all gratuities.
Additional tickets and motorcoach added for the maxiumum of 80 attendees.

Announced July 2026

SOLD OUT

Mercy Holiday Celebration at Powell Symphony Hall

12/18/2026, Morning Performance - $144
Waterloo VFW - 8:45 AM|4:15 PM |Columbia Schnucks - 9:00 AM|4:00 PM

(1-2 Sneakers) Pricing includes motorcoach transportation, luncheon buffet & open bar after the show at The Lodge at Grant's Trail, Orchestra 2 seating at 10:30 AM performance, & all gratuities.
Feel free to dress in your holiday finest for this fun holiday event.

Announced September 2026

JUST ANNOUNCED

Curtain Calls & Chocolatey Confections

Thursday, February 18, 2027 **or** Wednesday, February 24, 2027
$94
Departure & Return Times: Waterloo VFW: 8:45 AM | 5:45 PM and Columbia Schnucks: 9:00 AM | 5:30 PM
(3 Sneakers)

This delightful day trip takes you behind the scenes of the historic **Fox Theatre** for an exclusive guided tour—including backstage areas! Enjoy lunch at **Zia's On the Hill** featuring a choice of classic Italian entrees, salad, bread, soft drinks, and a mini cannoli for dessert. Next, tour the **Chocolate, Chocolate, Chocolate** facility to see how their delicious confections are made & of course time for shopping. If time permits, we end our day at **The Hill Antique Market** to shop their 75+ seasoned vendors and artisans who provide a unique vintage shopping experience in St. Louis. Price includes: Luxury motorcoach transportation, all tours, lunch, and all gratuities. **Maximum 40 seats available on each tour.**

Announced November 2026

JUST ANNOUNCED

Mamma Mia!

at The Fox Theatre
Thursday, April 1, 2027
$189
Departure & Return Times: Waterloo 9:45 AM|5:00 PM and Columbia 10:00 AM|4:45 PM
(1 Sneaker)
A mother. A daughter. 3 possible dads. And a trip down the aisle you'll never forget!
Set on a Greek island paradise where the sun always shines, a tale of love, friendship, and identity is beautifully told through the timeless hits of ABBA. On the eve of her wedding, a daughter's quest to discover the father she's never known brings three men from her mother's past back to the island they last visited decades ago. Price includes: Motorcoach transportation, lunch at **Favazza's**, section Orchestra 4 ticket, all gratuities. lunch entree of Sicillian chicken, side of pasta, fresh bread & butter, side salad, canolli for dessert, and non alcoholic drinks.
Please note any food allergies or diet restrictions. **Maximum 55 travelers.**

Announced November 2026

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.

Opryland Country Christmas 2.0
December 1-4, 2026

2027 Rose Parade
December 30 - January 3, 2027

Danube Delights River Cruise with Octoberfest
September 14 - 24, 2027
Announced September 2025

All tours listed here are currently full. Contact Darcy for details on being added to the waiting list.

CLASSIC 55 CLUB

MULTI-DAY TOURS

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. You must have a Classic 55 Club checking account or traveling within the same room as a member. Documents & payments can be submitted at any of our 16 banking centers.

JUST ANNOUNCED

Outstanding Oregon

Departures on July 18 - 25, 2026 and August 1 - 8, 2026

From Mountain Peaks to Pacific Shores

Experience the striking beauty and variety of the Pacific Northwest, from the rugged Oregon Coast and towering redwoods to the deep blue waters of Crater Lake. Along the way, discover scenic mountain roads, coastal communities, dramatic waterfalls and the rich landscapes of the Willamette Valley. This experience highlights the region's diverse natural beauty and cultural attractions, providing a seamless and memorable exploration of Oregon. **There are two departures for this tour to accommodate additional customers.**

Follow this link for full details>>> https://www.fnbwaterloo.bank/?p=10711

Announced November 2026

CHECK THIS OUT!

Aurora Adventure 2028

Are you ready to answer the call of the wild without sacrificing the pinnacle of comfort?

We are trying to gauge member interest in this totally different kind of tour.

Join an exclusive circle of just 24 travelers for a rigorous winter odyssey across the Canadian Rockies and Yukon—dog mushing and navigating challenging terrain by day, and chasing the Northern Lights by night before retreating to the iconic grandeur of Fairmont Chateau Lake Louise and Fairmont Banff Springs along with other premium properties.

Please review the activity level details and contact Darcy with any questions.

https://fnbwaterloo.app.do/classic55auroraadventure2028 OR www.fnbwaterloo.bank/wp-content/uploads/2026/10/Aurora-Adventures-Announcement.pdf

Announced November 2026

WAITING LIST

Rockies to Red Rocks -2 Departure Dates

June 1-8, 2027 and June 15 - 22, 2027

5+ Activity Rating - You must be able to board a rubber river raft by sitting on the side & moving your legs over the side into the raft. You must also be able to step into a jeep for the off-road jeep tour, without assistance.

Pricing includes: Round trip local airport transfers, airfare from St. Louis, MO, 7 nights accommodations, 14 meals and one Kick-Back Reception, 2 day Signature Service on The Canyon Spirit including alcoholic & non-alcoholic beverages, all activities and admissions as listed in the itinerary, baggage handling (where available), all tour related taxes and gratuities, services of an FNBW escort & services of a Cruises & Tours Worldwide tour manager.

Tour cost per person: Double Room—$5,649, Single Room—$6,339 and Triple Room—$5,455

Announced July 2026

TOUR ANNOUNCEMENT TIMELINE

In the past, tour announcements were made over a year in advance, but due to rising fuel prices and increased costs, future tours will be announced closer to their departure dates to avoid additional funding requests before final payments.

SNEAKER RATINGS FOR MULTI-DAY TOURS

Activity "Sneaker" Rating for multi-day tours: All Classic 55 Club tours are rated **5 - 5+ sneakers** unless otherwise noted. Each tour is different but during every tour you are required to handle your own luggage at the airport and some hotels where luggage handling is unavailable, get off and on the coach several times a day and tolerate long touring days. We can log 6,000 - 8,000 (or MORE) steps per day, at times the coach may need to pick up several blocks away from the drop off point and due to regulations you cannot stay on the coach during stops. Walking sticks, & canes are welcome, we do request those having walking or balance issues to please travel with a companion.

ACTIVITY "SNEAKER" RATING SCALE

Please review the rating for each trip and contact Darcy with any concerns. Everyone must be able to board the motorcoach without help. We suggest travelers with heart, lung or breathing issues, to discuss tours with higher altitudes with your physician. Walking sticks & canes are welcome. **We request those having walking or balance issues to please travel with a companion.**

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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www.fnbwaterloo.bank/about/convenient-locations

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