

# 55 Connection

First National Bank Bemidji

SPRING 2024

## Happy Spring, 55 Connection Friends!



Erin Grosz

Not only does Spring signal the start of planting season, but it also brings more activities and adventures to look forward to for our club. I hope you enjoy what we have in store for you!

### Spring Adventure

Come join us for a day trip to see the Twins play the Yankees on May 16th. We have amazing seats and will have even more amazing company if you join us!

### Safe Banking for Seniors Seminars

Josh Horning, our Deposit Services Assistant Manager, has been presenting our Safe Banking for Seniors seminars. Josh is a fantastic speaker and presented us with two informative seminars on Financial Caregiving this winter. The interactive discussions we had during these seminars were especially beneficial!

### We have two seminars left in this series:

**Jun 12:** Understanding POA

**Aug 21:** Choosing an Executor

### Gardening Seminar

We haven't set a date yet for our summer seminar with our in-house Master Gardener, Heather Hanson, but we plan to schedule it in August. If you are interested in joining us for that seminar, please call Naomi at 218-333-4340 and we'll let you know when we it will be scheduled.

### Fall for Door County

Have you been to the "Cape Cod of the Midwest" yet? If not, you are cordially invited to join us for a six-day motorcoach trip to see Door County's Scenic Shores and Coastal Treasures in September. I haven't been to a Cranberry Festival or a Fish Boil before but they both sound delightful!

### St. Louis Christmas

If you aren't in the holiday spirit yet, you will be after this trip! There'll be lots of holiday festivities, twinkling lights, and breathtaking tours. I'm especially looking forward to the Christmas Traditions Festival, where we can experience the season the old-fashioned way with chestnuts actually roasting on the fire!

### We have Hawaii on our mind

The warm weather is reminding me that our trip to Hawaii will be here before we know it! We will have a travel show on May 22nd at 3:00 pm to share all the details of our trip to paradise.

### What can we look forward to in the future?

If you would like to obtain additional information about potential future trips or events that aren't in this newsletter, please call us at 218-333-4316 or email [55Connection@fnbbemidji.com](mailto:55Connection@fnbbemidji.com) and we will provide you with the latest information that we have available.

Naomi Porter shares the [55Connection@fnbbemidji.com](mailto:55Connection@fnbbemidji.com) email address with me and she will follow up with your inquiries if I'm out of the office.

### Facebook Group

Did you know that we have a private Facebook group exclusively for 55 Connection members? If you're on Facebook and would love to hear the latest about our club, please use this link: [www.facebook.com/groups/205658068039403](https://www.facebook.com/groups/205658068039403) and select "Join Group"

Thank you. I look forward to seeing you at one of our events soon!

Erin Grosz, Club Director  
218-333-4316  
[55Connection@fnbbemidji.com](mailto:55Connection@fnbbemidji.com)



Naomi Porter

**"To plant a garden is to believe in tomorrow."  
-Audrey Hepburn**



# Tech Support Scams

## Scams to Watch for in 2024

Now that 2024 is in full swing, it is time to talk about the top scams that are said to impact consumer this year. With advancements in technology and the rise of artificial intelligence (AI), fraudsters have more tools and ways than ever before to target individuals.

### Here are some of the top scams to watch for in 2024:

1. **Voice Imitation Scams**- Fraudsters can use a recording of your voice to create an imitation (deepfake) of it. The deepfake version of your voice can then be used to impersonate you to your financial institution, cell phone companies, or even your family.

To protect yourself, be wary of answering the phone if someone is not in your contact list. Engaging with a scammer, even just by picking up the phone, can lead to your voice being duplicated.

2. **Sweepstakes Scams**- The new year has also brought along new twists on old scams. Traditionally, sweepstakes scams ask you to send money to a scammer to pay taxes or fees for your winnings. Now, scammers are asking for your personal information, such as social security number, bank account number, or other personal information to commit identity theft.

To protect yourself, never give your personal information to people. If the deal sounds too good to be true, it probably is!

3. **AI Scams**- Fraudsters are using AI to enhance existing scams, such as phishing emails and text messages and impersonation scams. By using AI, the fraudster can manipulate the scam to make it more believable to the victim.



**Save the Date**

## **HAWAII TRAVEL SHOW**

Presented by Cathy Greteman,  
President of Star Destinations

**Wednesday, May 22, 2024 at 3:00 pm**  
**First National Bank Training Room**

Please call Naomi Porter at 218-333-4340  
to register.



First National Bank Bemidji is participating in the American Bankers Association Foundation's Safe Banking for Seniors campaign in a nationwide effort to help older customers and their financial caregivers understand the risks of fraud and financial abuse and how to protect themselves and loved ones. Your best defense to protect both your assets and identity is to build awareness about safer financial practices so you can make smart decisions.

**DON'T MISS THESE IMPORTANT SEMINARS!**

### **UNDERSTANDING POWER OF ATTORNEY**

Presented by Joshua Horning, Deposit Services Assistant Manager



Wednesday, June 12, 2024 at 3:00 pm  
First National Bank Training Room  
Please call Naomi Porter at 218-333-4340 to register for this seminar.

### **CHOOSING AN EXECUTOR**

Presented by Joshua Horning, Deposit Services Assistant Manager



Wednesday, August 21, 2024 at 3:00 pm  
First National Bank Training Room  
Please call Naomi Porter at 218-333-4340 to register for this seminar.



# DOOR COUNTY'S SCENIC SHORES & COASTAL TREASURES

## September 23-28, 2024

Register by  
May 15, 2024,  
for a \$50 early  
booking  
discount!

Prepare to be captivated by Door County, Wisconsin! Our days will be filled with authentic Door County experiences that capture the heart and soul of this quaint area. Explore maritime history and enjoy the fruits of the land with a traditional fish boil and visits to an orchard, cheese maker, and local brewery.

### DAY 1 MONDAY, SEPTEMBER 23 CHIPPEWA FALLS (Dinner)

Today we will depart from our designated pick-up location and begin our journey to Door County! We'll travel as far as **Chippewa Falls, WI**, for a tour of **Leinenkugel's Brewery**. The legacy of this brewery stretches back over 156 years, originating from a family's passion for brewing. Our tour will unveil the rich history of the family behind this establishment, exploring the very origins of their craft and featuring vintage brewing equipment. Cap off the experience with a tasting session, where we'll savor a sample of their award-winning beer. Tonight we will check in at the **Hampton Inn** and gather for a delicious welcome dinner.

### DAY 2 TUESDAY, SEPTEMBER 24 STURGEON BAY (Breakfast, Dinner)

Our journey continues this morning as we make our way to Fish Creek, WI, where we'll see a glass blowing demonstration at **Burnt Bluff Glassworks**. Discover the artistry of this studio as they demonstrate the intricate process of shaping glass into an array of captivating forms, vibrant colors, and mesmerizing patterns. Right next door is the **Cherry Hut**, a roadside stable that features a mix of artisan foods, bakery goods, confectionery treats, and a selection of fine wines and craft beers. Browse through handcrafted home furnishings, charming décor items, and one-of-a-kind gifts. Take some time to indulge and explore at your leisure. We'll settle into the **Stone Harbor Resort** for the next two nights and freshen up for a delightful group dinner.

### DAY 3 WEDNESDAY, SEPTEMBER 25 STURGEON BAY (Breakfast, Dinner)

After breakfast, meander through winding rural roads lined with cherry trees as we make our way to **Seaquist Orchards**. Our step-on guide will entertain and inform us on the inner workings of this family-owned orchard as we tour the acres of cherries, apples, and apricots. Following the tour, we'll sample a few products before doing some shopping. With a variety of salsas, jams, pie fillings, mustards, homemade fudge, and more, there's something for every palate. From here we head to **Egg Harbor** for a trolley tour to take in breathtaking vistas from Door County's scenic shores overlooking the islands. Along the journey, our knowledgeable guide will share the tales of local legend and lore, adding depth to each scenic spot we encounter. Afterward, enjoy some leisure time exploring the quaint shops and boutiques, brimming with delightful Door County treasures. Dinner tonight is a unique experience that can only be found in Door County – a **traditional fish boil** that is a favorite meal of residents and tourists alike! What began as an economical way to feed large, hungry hoards of lumberjacks and fishermen has become an integral part of the Door County experience. We'll watch locally caught fish boil on an open fire in an outdoor, community-style kitchen, and when we see the fiery spectacle known as the "boil over," it will be just about time to eat!

### DAY 4 THURSDAY, SEPTEMBER 26 JANESVILLE (Breakfast, Dinner)

This morning, we will uncover the rich maritime history of the Great Lakes and get an up-close look at the **John Purves tugboat**. Authentic and glorious in her details, this vintage 1919 tug has been refinished and restored for viewing the engine room, galley, and cabins. Our next stop offers a savory glimpse into one of Wisconsin's renowned specialties – cheese! At **Renard's Cheese Company**, a family-owned establishment, we'll learn about their artisanal cheese-making process, featuring a diverse range of flavorful cheeses. Don't miss their beloved cheese curds and specialty foods sourced from across Door County, available for purchase in their shop. Later this afternoon, we'll journey towards **Janesville, WI**, where we'll check in to our accommodations at the **Holiday Inn**. Get ready for an unforgettable evening at **The Fireside Dinner Theatre**, a beloved entertainment hub in the Midwest. Indulge in a sumptuous dining experience before being captivated by a performance of "Rocky".

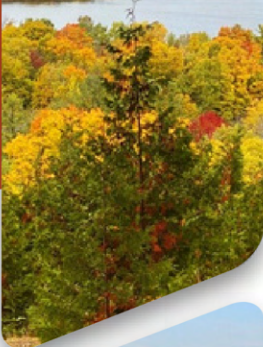
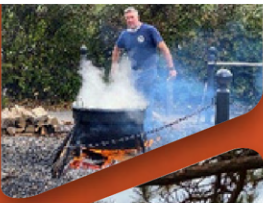
### DAY 5 FRIDAY, SEPTEMBER 27 CHIPPEWA FALLS (Breakfast, Dinner)

Enjoy breakfast at the hotel before we make our way to Warrens, WI, for their annual **Cranberry Festival**. The festival is an annual celebration that captures the essence of autumn in Wisconsin. Held amidst the picturesque landscapes of Warrens, this festival is a vibrant homage to the region's rich cranberry heritage. Visitors from far and wide gather to indulge in a plethora of cranberry-themed delights, from freshly harvested cranberries to delicious cranberry-infused treats like pies, jams, and juices. You will have the day free to explore the live music, arts, craft vendors, and marsh tours. Our day will come to an end in Chippewa Falls, where our overnight accommodations at the **Hampton Inn** and a wonderful farewell dinner await.

**DAY 6 SATURDAY, SEPTEMBER 28 HOME (Breakfast)** After breakfast we'll complete the journey home with stops for comfort and lunch on our own along the way.

#### TERMS & CONDITIONS

For full tour terms and conditions, please visit [www.stardestinations.com/terms-fnb-bemidji-door-county](http://www.stardestinations.com/terms-fnb-bemidji-door-county)







## INCLUSIONS

- Private motorcoach transportation
- 5 nights' accommodations
- 10 meals (5 breakfasts, 5 dinners)
- Admission to attractions as stated on itinerary
- Audio listeners
- Porter service of one bag per person at hotels
- Taxes and gratuities for included services
- Professional tour manager

Not included in the price of this tour:

*Meals other than those listed on the itinerary, beverages other than tea/coffee/water with included meals, items of a personal nature/souvenirs, phone calls and faxes from hotels, travel protection plan, fees related to any COVID-19 requirements for this destination, and any service not listed in the above inclusions.*

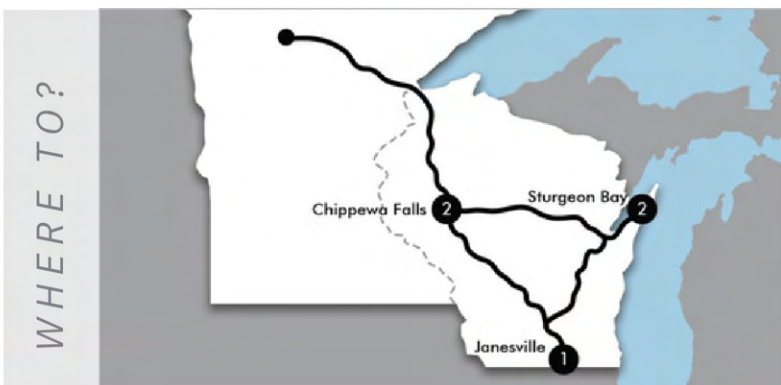
Activity Level: Minimal to Moderate

In order to participate in this tour, **you must:**

- Be able to walk/stand 2-3 hours at a time at an easy pace in all weather conditions
- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance

For further information or questions, please contact:

**Erin Grosz**  
**(218) 333-4316**  
**egrosz@fnbbemidji.com**



## TOUR PRICING\*

**\$2,025** per person, double

**\$2,525** per person, single

*\*Tour cost subject to 3% credit card transaction fee*

## OPTIONAL TRAVEL PROTECTION

**First National Bank Bemidji RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a travel protection plan provided by Travelex Insurance Services.**

See the included Travelex Insurance Services flyer for pricing.

*(Payment may be sent with your deposit or with final payment to First National Bank Bemidji)*

A Travel Protection Plan may be purchased any time before or with final payment to First National Bank Bemidji.

Travel Insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. To view state specific fraud warnings, visit:

<https://www.travelexinsurance.com/company/fraud-warning>.

Travelex Insurance Services Inc. ("Travelex Insurance") maintains an updated list of alerts and financial defaults on its website available at <https://www.travelexinsurance.com/customer-service/travel-alerts/travel-supplier>.

Travelex Insurance Services, Inc. CA Agency License #0D10209. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

**A \$500 deposit per person is required with your registration form in order to reserve your spot:**

**FINAL PAYMENT IS DUE:  
 JULY 15, 2024**



# ST. LOUIS CHRISTMAS

## December 4-8, 2024

Christmas is in the air in St. Louis, filling the city with the enchanting glow of twinkling lights, the charm of festive costumes, the melody of joyful carols, and the contagious sound of merry laughter! During the holidays, St. Louis offers a delightful blend of festive activities and cultural experiences that are sure to captivate everyone.

**Register by  
May 31, 2024,  
for a \$50 early  
booking  
discount!**

### DAY 1 WEDNESDAY, DECEMBER 4 ST. LOUIS, MO (Dinner)

The excitement of our Christmas journey is all around as we board our motorcoach and head to the airport for our flight to **St. Louis, MO**, where the fun begins for a weekend of holiday wonder! During the holidays, the city is filled with festive decorations, holiday events, and a warm sense of community spirit. We will check in to **Hampton Inn St. Louis Downtown at the Gateway Arch** for a relaxing four-night stay before we gather for a welcome dinner.

### DAY 2 THURSDAY, DECEMBER 5 ST. LOUIS, MO (Breakfast, Dinner)

Enjoy breakfast at the hotel, then we are off to the **Cathedral Basilica of St. Louis**, a masterpiece of art and history containing one of the largest collections of mosaics in the world. Craftsmen spent more than seventy-six years creating 83,000 square feet of mosaics with over 7,000 colors. The beauty of this cathedral rivals that of any Europe cathedral, and its holiday decor only adds to the beauty within! Next, we'll visit the captivating **Missouri History Museum**, originally constructed as the first national monument to Thomas Jefferson. This museum delves into the rich history of St. Louis from its establishment in 1764 to the present day. Situated at the site of the main entrance, the museum features "*The Spirit of St. Louis*," Lindbergh's sister plane showcased in the 1957 film starring Jimmy Stewart. Explore the city's baseball heritage from the Browns to the Cardinals, discover life along the Mississippi River, marvel at the grandeur of the 1904 World's Fair, and so much more! Then we are off to the **Campbell House Museum** decorated for the season in Victorian Christmas traditions. Built in 1851, this stately Victorian home was the first in the prestigious Lucas Place neighborhood of St. Louis. The museum contains hundreds of original Campbell possessions including furniture, paintings, clothing, letters, carriages, and photos. This evening, get ready to be amazed at the beauty of the **Missouri Botanical Garden** adorned with over a million lights during the Garden Glow! A leisurely walk along the enchanting walkways to see the dazzling installations is the perfect way to warm the soul with the spirit of the season. We'll cap off the day with a group dinner.

### DAY 3 FRIDAY, DECEMBER 6 ST. LOUIS, MO (Breakfast, Lunch)

After breakfast, our journey begins with a visit to the **National Museum of Transportation**, boasting the world's largest collection of transportation vehicles, including the impressive Union Pacific #4006, famously known as "*Big Boy*," the largest successful steam locomotive ever constructed. Next, we'll explore **Union Station**, marveling at its transformation into a winter wonderland adorned with twinkling lights, garlands, and festive decorations throughout its grand halls and platforms. Continuing our holiday adventure, we'll experience the enchanting Brewery Lights at the **Anheuser-Busch Brewery**, where millions of twinkling lights and holiday displays create a magical atmosphere. Enjoy holiday-themed photo opportunities, visits with Santa Claus, live music, seasonal food, and beverages including seasonal beers and warm drinks. A guided tour of the historic brewery will offer insights into the brewing process and Anheuser-Busch's rich history. As the day unfolds, we'll head to Kiener Plaza and the Gateway Arch grounds for **Winterfest**, an annual event transforming the area into a winter wonderland. Here, we'll encounter live music, holiday light displays, and delightful seasonal treats like hot chocolate and roasted chestnuts. Winterfest promises a festive evening filled with entertainment and holiday spirit!

### DAY 4 SATURDAY, DECEMBER 7 ST. LOUIS, MO (Breakfast, Dinner)

This morning, we're off to the historic Main Street of St. Charles, MO, where we'll step into a holiday scene reminiscent of a charming holiday postcard. The cobblestone streets are lined with quaint shops, galleries, and restaurants that offer a picturesque backdrop for holiday strolls and shopping. Our first stop of the day is at the Candle making shop where you will **create your own favorite scented candle** to take home with fun memories. Then we're off to join in the **Christmas Traditions Festival** where for nearly half a century, this festival has helped create cherished memories for the young at heart. With a unique blend of storytelling, history, and fairy tale whimsy, we'll be transported to a world of yuletide nostalgia where reindeer fly, Victorian carolers share a cheerful tune, and sugar plums dance in our head. Tonight, a special farewell dinner awaits as we share our holiday memories!

### DAY 5 SUNDAY, DECEMBER 8

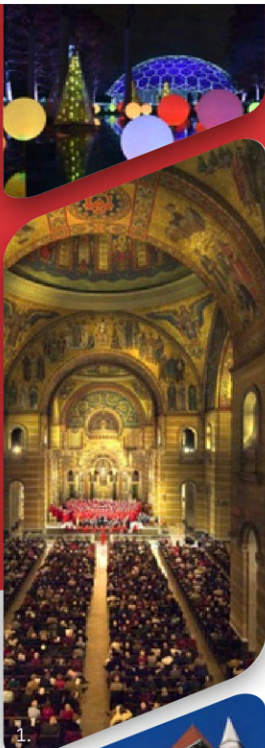
**HOME**

**(Breakfast)**

Following breakfast we'll say goodbye to St. Louis as we make our way to the airport for our flight home.

### TERMS & CONDITIONS

For full tour terms and conditions, please visit [www.stardestinations.com/terms-fnb-bemidji-st-louis-christmas](http://www.stardestinations.com/terms-fnb-bemidji-st-louis-christmas)







## INCLUSIONS

- Round-trip airport transfers
- Round-trip air from Minneapolis (*air allowance of \$400*)
- Private motorcoach transportation
- 4 nights' accommodations
- 8 meals (*4 breakfasts, 1 lunch, 3 dinners*)
- Admission to attractions as stated on itinerary
- Porter service of one bag per person at hotels
- Taxes and gratuities for included services
- Professional tour manager

Not included in the price of this tour:

*Meals other than those listed on the itinerary, beverages other than tea/coffee/water with included meals, items of a personal nature/souvenirs, phone calls and faxes from hotel, travel protection plan, current baggage fees at the airport as assessed by the airline, fees related to any COVID-19 requirements for this destination, and any service not listed in the above inclusions.*

Activity Level: Easy to Minimal

In order to participate in this tour, **you must:**

- Be able to walk/stand 1-2 hours at a time at an easy pace in all weather conditions
- Be able to maneuver minimal stairs, inclines, and uneven surfaces without assistance

For further information or questions, please contact:

**Erin Grosz**  
**(218) 333-4316**  
**egrosz@fnbbemidji.com**



## TOUR PRICING\*

**\$2,359** per person, double

**\$2,769** per person, single

*\*Tour cost subject to 3% credit card transaction fee*

## OPTIONAL TRAVEL PROTECTION

**First National Bank Bemidji RECOMMENDS all travelers purchase a Travel Protection Plan. For your convenience, we offer a travel protection plan provided by Travelex Insurance Services.**

See the included Travelex Insurance Services flyer for pricing.

*(Payment may be sent with your deposit or with final payment to First National Bank Bemidji)*

A Travel Protection Plan may be purchased any time before or with final payment to First National Bank Bemidji.

Travel Insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. To view state specific fraud warnings, visit:

<https://www.travelexinsurance.com/company/fraud-warning>.

Travelex Insurance Services Inc. ("Travelex Insurance") maintains an updated list of alerts and financial defaults on its website available at <https://www.travelexinsurance.com/customer-service/travel-alerts/travel-supplier>.

Travelex Insurance Services, Inc. CA Agency License #0D10209. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

**A \$500 deposit per person is required with your registration form in order to reserve your spot:**

**FINAL PAYMENT IS DUE:  
AUGUST 1, 2024**





Group tours are an exciting way to explore the world, and a Travelex travel protection plan can help ensure that you stay safe during your next tour. Our 360° Group Premier plan provides maximum travel protection for all ages at competitive group rates. Benefits include trip cancellation and interruption, emergency medical coverage, and 24/7 travel assistance services.



## 360° Group Premier | Group Travel Protection

### Plan highlights

- Trip cancellation/interruption benefit includes:
  - Sickness, injury, or death<sup>1</sup>
  - Inclement weather & natural disasters
  - Financial insolvency<sup>2</sup> & labor strike
  - Involuntary unemployment
- Primary coverage, no deductibles<sup>3</sup>
- Medical evacuation
- 5-hour travel delay benefit
- 3-hour missed connection benefit
- 12-hour baggage delay benefit
- Fast online claims<sup>4</sup>

### 360° Group Premier plan rates<sup>3</sup>

Trip cost	0-59	60-74	75+
\$0	\$36	\$47	\$64
\$1 - \$250	\$44	\$58	\$81
\$251 - \$500	\$57	\$74	\$105
\$501 - \$1,000	\$86	\$114	\$168
\$1,001 - \$1,500	\$109	\$143	\$211
\$1,501 - \$2,000	\$149	\$191	\$215
\$2,001 - \$2,500	\$191	\$245	\$277
\$2,501 - \$3,000	\$234	\$300	\$338
\$3,001 - \$3,500	\$276	\$354	\$400
\$3,501 - \$4,000	\$319	\$409	\$461
\$4,001 - \$4,500	\$361	\$463	\$523
\$4,501 - \$5,000	\$404	\$518	\$584
\$5,001 - \$5,500	\$446	\$572	\$646
\$5,501 - \$6,000	\$489	\$627	\$707
\$6,001 - \$6,500	\$531	\$681	\$769
\$6,501 - \$7,000	\$574	\$736	\$830
\$7,001 - \$8,000	\$638	\$818	\$923
\$8,001 - \$9,000	\$723	\$927	\$1,046
\$9,001 - \$10,000	\$808	\$1,036	\$1,169
\$10,001 - \$11,000	\$893	\$1,145	\$1,292
\$11,001 - \$12,000	\$978	\$1,254	\$1,415
\$12,001 - \$13,000	\$1,063	\$1,363	\$1,538
\$13,001 - \$14,000	\$1,148	\$1,472	\$1,661
\$14,001 - \$15,000	\$1,233	\$1,581	\$1,784
\$15,001 - \$16,000	\$1,318	\$1,690	\$1,907
\$16,001 - \$17,000	\$1,403	\$1,799	\$2,030
\$17,001 - \$18,000	\$1,488	\$1,908	\$2,153
\$18,001 - \$19,000	\$1,573	\$2,017	\$2,276
\$19,001 - \$20,000	\$1,658	\$2,126	\$2,399

### 360° Group Premier plan benefits<sup>3</sup>

Benefits	Coverage
Trip cancellation	100% of trip cost (up to \$20,000)
Trip interruption	150% of trip cost (up to \$30,000)
Trip interruption—return air only <sup>5</sup>	\$1,000
Travel delay	\$1,000 (\$250/day)
Missed connection	\$1,000
Baggage & personal effects	\$1,500
Sporting equipment delay <sup>3</sup>	\$600
Baggage delay	\$250
Emergency medical expenses <sup>6</sup>	\$50,000
Emergency dental expenses <sup>6</sup>	\$500
Emergency evacuation & repatriation	\$250,000
Accidental death & dismemberment	\$10,000
Travel assistance services <sup>7</sup>	Included

<sup>1</sup>Of you, a traveling companion, family member, or business partner. <sup>2</sup>Coverage when plan is purchased at or before the final trip payment. <sup>3</sup>All coverage per insured up to the limits listed. Pre-existing medical conditions waiver may vary by state. Coverages may vary and may not be available in all states. Please see the policy for details, or call +1.888.574.7026. Rates are subject to change. <sup>4</sup>Based on industry average. Fastest payment on approved claims is based on electronic payment of claim. <sup>5</sup>Coverage for trip interruption and trip interruption—return air only cannot be combined. <sup>6</sup>\$50 deductible in CT, IN, KS, MO, MT, VT, and WA. <sup>7</sup>Provided by the designated provider listed in the policy. 10.23 GRPFLY3







## Questions about plan benefits?

Call +1.888.574.7026 and use Plan GPZ-1023, or email [360Group@travelexinsurance.com](mailto:360Group@travelexinsurance.com).

### Trip cancellation & trip interruption

Protect travel investments and recover nonrefundable prepaid costs if your trip is canceled or interrupted for a covered reason. Popular covered reasons include:

- Sickness, injury, or death<sup>1</sup>
- Residence or destination uninhabitable
- Strike
- Inclement weather
- Cancel for business reasons
- Traffic accident en route
- Quarantine
- Jury duty/subpoena
- Military duty
- Financial insolvency<sup>2</sup>
- Terrorist incident
- Theft of passport/visa
- Involuntary termination

### Travel delay

Reimbursement for reasonable additional costs — such as accommodations, local transportation, and meals — if travel is delayed five hours or longer.

### Baggage & personal effects

Reimbursement for personal articles and expenses if bags are lost, stolen, or damaged.

### Baggage delay

Reimbursement for reasonable additional personal articles and expenses if bags are delayed for 12 hours or more.

### Emergency medical & dental expenses<sup>6</sup>

Emergency medical treatment if sickness or injury occurs while traveling.

### Emergency medical evacuation

Includes emergency medical evacuation to the nearest suitable medical facility, help returning home if medically necessary, and repatriation expenses.

### Accidental death & dismemberment

Reimbursement for permanent loss of life, limbs, or sight from a covered accidental injury during travel.

### Pre-existing medical condition exclusion waiver<sup>3</sup>

Pre-existing medical conditions are eligible for coverage when:

- The traveler is medically able to travel at the time of plan purchase
- The plan is purchased at or before the final trip payment

A pre-existing condition is an injury, sickness, or other condition (excluding any condition from which death ensues) of an insured, traveling companion, or family member traveling with the insured within the 60-day period immediately preceding the insured's plan purchase date.

### Plan details

View policy at [policy.travelexinsurance.com/GPZ-1023](http://policy.travelexinsurance.com/GPZ-1023)

**STAR DESTINATIONS**  
**LOCATION NUMBER: 15-0153**

Unless otherwise stated in the plan, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the insured or the insured's family member, or traveling companion, or business partner for the following: suicide, attempted suicide, or intentionally self-inflicted injury, while sane or insane (while sane in CO and MO); mental, nervous, or psychological disorders; being under the influence of drugs or intoxicants, unless prescribed by a physician; normal pregnancy, resulting childbirth, and elective abortion; participation as a professional in athletics while on a covered trip; participation in organized amateur or interscholastic athletic or sports competition or related practice events; riding or driving in any motor competition; off-road driving, whether as a driver or as a passenger; declared or undeclared war, or any act of war; civil disorder; service in the armed forces of any country; nuclear reaction, radiation or radioactive contamination; operating or learning to operate any aircraft, as pilot or crew; mountain climbing, bungee jumping, snow skiing, skydiving, parachuting, free falling, cliff diving, B.A.S.E. or base jumping, hang gliding, parasailing, travel on any air-supported device other than on a regularly scheduled airline or air charter company, or extreme sports; mountaineering where ropes or guides are commonly used including ascending and descending a mountain requiring specialized equipment, including but not limited to anchors, bolts, carabiners, crampons, lead/top-rope anchoring equipment and pick-axes; scuba diving if the depth of the water exceeds 75 feet; the insured's commission of or attempt to commit a felony; elective medical or holistic treatment or procedures; failure of any tour operator, common carrier, other travel supplier, person or agency to provide the bargained-for travel arrangements/services; a loss that results from a sickness, disease, or other condition, event, or circumstance that occurs at a time when this policy is not in effect for the insured; a diagnosed sickness (if insurance is purchased after such diagnosis) from which no recovery is expected and that only palliative treatment is provided and that carries a prognosis of death within 12 months of the effective date of the applicable coverage under this policy; sickness, injury or death if the plan is purchased after entering a hospice facility or receiving hospice treatment; any trip taken outside the advice of a physician; or a pre-existing medical condition, including death, that results therefrom (within the stated look-back period within your insurance policy). Additionally, this plan will not pay for any loss arising directly or indirectly out of, or as a result of, or from, or that occur to, or are as a result of the actions of, the following that occur to the insured: any amount paid or payable under any worker's compensation, disability benefit or similar law; a loss or damage caused by detention, confiscation, or destruction by customs; or medical treatment during a covered trip, or arising from a covered trip undertaken for the purpose or intent of securing medical treatment. The following additional exclusion applies to accidental death and dismemberment benefits: We will not pay for loss caused by or resulting from sickness of any kind. Please refer to your plan documents for a complete list of plan exclusions and limitations, as well as the definitions of capitalized terms used herein. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending on the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Any inquiry regarding claims may be directed to Zurich Travel Assist at [claims@zurichtravelassist.com](mailto:claims@zurichtravelassist.com), P.O. Box 968019, Schaumburg, IL 60196-8019; +1.800.501.4781. Inquiries regarding new, existing, or denied claims and any other claims questions may also be directed to this address. Consumers in California may also contact the California Department of Insurance Hotline +1.800.927.4357 or +1.213.897.8921. Travelex Insurance Services, Inc. CA Agency License #0D10209. Consumers in Maryland may contact the Maryland Insurance Administration +1.800.492.6116 or +1.410.468.2340. Insurance coverages underwritten by Zurich American Insurance Company, a New York domiciled company with its principal place of business at 1299 Zurich Way, Schaumburg, IL 60196 (NAIC # 16535). The terms and conditions of the policy described in this brief summary are governed by the individual policy document that contains the complete terms. In the event of any discrepancy between the information in this brief summary and the policy, the policy document shall govern. This is intended as a general description of certain types of insurance available to qualified customers, provided solely for informational purposes. Policy Form Series #U-TIIV-100-A CW, #U-TIIN-100/110-A CW, #U-TIGV-100-A CW, #U-TIGV-100-A CW; in DC #U-TIIV-100-A DC & #U-TIGV-100-A DC; in IN #U-TIIN-100/110-A IN & U-TIGV-100-A IN; in KS #U-TIIN-110-A KS; in MN #U-TIIV-100-B MN & #U-TIGV-100-B MN; in MO #U-TIIN-110-A MO; in MT #U-TIIN-100/110 MT & U-TIGV-100-A CW; in NH #U-TIIV-100-A NH; #U-TIIV-101-B NY, #U-TIIN-100 NY; in OR #U-TIIV-100-A OR; in VA #U-TIIV-100-A VA and #U-TIGV-100-A VA; in VT #U-TIIN-100/110-A VT. 10.23 GRPFLY3



Dream. Explore. Travel On.



# Trip Cancellation Policy

## Day Trip Cancellation

Due to the cost of insurance, we will not include insurance on our day trips. If you have to cancel, within the 30 days prior, you may find someone to take your place if a waitlist is not available.

## Multi-Day Trip Cancellation Prior to Final Payment

Full refund of all monies is made if cancellation is received in writing to First National Bank Bemidji.

## Multi-Day Trip Cancellation After Final Payment

A 100% fee is charged if the cancellation occurs between final payment and departure, however, you will receive a full refund if you are able to find someone else to take your place on the trip.

Every attempt is made to provide refunds for cancellations after final payment date. We will always refund you whatever portion 55 Connection is reimbursed by suppliers, but we cannot guarantee refunds because of contracts between suppliers for attractions (e.g. theatre tickets, dinner cruises, sporting event tickets.)

Because we cannot guarantee refunds, optional cancellation insurance is available for purchase and is highly recommended. If you are purchasing insurance, payments must be included with your initial deposit. Our trip brochures will always have the insurance prices listed. Travel insurance will be provided through our tour vendors and may differ slightly so please read all the details provided for the insurance before purchasing.

## Do I Need Travel Insurance?

This is the most usable and worthwhile kind of insurance. It's expensive to cancel or interrupt any prepaid kind of travel, and for a fraction of the trip cost, you can alleviate the risk of losing the entire cost of your trip if something unforeseen gets in the way.

If you become ill and have to return home quickly, or if someone at home becomes ill, your travel insurance would reimburse your airfare if you needed to fly home as well as any portion of the tour you had to miss. Without insurance, you are left to pay all these expenses. Having insurance gives you peace of mind and allows you to enjoy worry-free travel.



# Calendar of Events

## 55 Connection 2024 Calendar of Events



**MAY 16**

### Twins vs. Yankees

Please call Naomi Porter at 218-333-4340 to register.

Final Payment due April 19th



**MAY 22**

### Hawaii Travel Show

Please call Naomi Porter at 218-333-4340 to register.



**JUNE 12**

### Understanding Powers of Attorney

Please call Naomi Porter at 218-333-4340 to register for this seminar.



**JULY 8-19**

### Alaska Land & Cruise

This trip is sold out, but if you want to be placed on a waitlist, please call Naomi Porter at 218-333-4340.



**AUGUST 21**

### Choosing an Executor

Please call Naomi Porter at 218-333-4340 to register for this seminar.



**SEPTEMBER 27-28**

### Door County's Scenic Shores & Coastal Treasures

Register by May 15, 2024, for a \$50 early booking discount!



**DECEMBER 4-8**

### St. Louis Christmas

Register by May 31, 2024, for a \$50 early booking discount!





P.O. Box 670  
Bemidji, MN 56619-0670

ADDRESS SERVICE REQUESTED



*Details Inside!*

**St. Louis, December 4-8**



**Door County, September 23-28**