

55 Connection

First National Bank Bemidji

SPRING 2026



Erin Grosz

Happy Spring, 55 Connection Friends!

As I'm writing this, I can't wait for our snow to disappear and I'm looking forward to sharing what we have planned for you for 2026 and beyond!

To start off with, we have two great activities planned this Spring. First, we prepared a trip to Hills Country Greenhouse on April 20th to design our own Flower Baskets. And on May 20th we scheduled our annual Fraud Seminar with Madi Pflieger, our APRP Fraud Protection Specialist. I highly recommend that you attend her seminar. It pays to know what scams to be aware of and meet the person who can help you if you inadvertently do get scammed.

As summer rolls around you don't want to miss our Health Care Power of Attorney (HCPA) on June 23rd. I've invited a special guest, Dr. Kristin LeSage, a palliative care specialist from Sanford Health to share important information about the HCPA with us. You don't want to miss it!

If you're interested in our trips, we have some availability for our Pacific Northwest trip this September, but you need to act fast. Final payment is due on May 20th!

Other upcoming trips include a Spring 2027 trip to see the cherry blossoms in Washington D.C. and a 2027 trip to see the Christmas Markets of the Danube on a river cruise. And we are planning a World War 2 Paris/Normandy Trip and a Yellowstone National Park Trip for 2028. If you are interested in these trips, please contact me for more information.



Mya Eichstadt

Facebook Group

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 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

**"Spring shows
what God can
do with a drab
and dirty
world."**

-Virgil A. Kraft

Scams

Phone Number Spoofing

Scammers are getting smarter and more convincing. If your phone rings and the caller ID shows a local number, your bank's name, or even a government agency, you may assume it's legitimate. Unfortunately, criminals can fake (or "spoof") phone numbers to make calls look real. This type of scam is on the rise nationwide and financial institutions are common targets.

What Is Phone Number Spoofing?

According to the Federal Communications Commission (FCC), spoofing happens when a caller deliberately falsifies the information transmitted to your caller ID display to disguise their identity. To criminals, your phone is a gateway to your bank accounts, identity, credit and retirement funds.

Scammers may:

- Make a call appear to come from your bank
- Use a local number (called "neighbor spoofing")
- Mimic a government agency
- Fake a utility company or insurance provider

What Is "Neighbor Spoofing"?

"Neighbor spoofing" is when scammers use a phone number that shares your:

- Area code
- First three digits
- Or appears local to your community

They're hoping you'll answer because the number looks familiar.

Once you answer, they may:

- Claim there's suspicious activity on your account
- Say your Social Security number was compromised
- Threaten legal action
- Demand immediate payment
- Ask to "confirm" personal information

Important: Caller ID Cannot Be Trusted

The Federal Bureau of Investigation (FBI) warns that criminals use spoofing to impersonate trusted organizations and steal money or personal information. Even if your caller ID shows:

- First National Bank Bemidji
- A local number
- A government agency
- A utility company

Be cautious if the caller:

- Pressures you to act immediately
- Asks for account numbers, passwords, PINs, or security codes
- Requests your online banking login
- Threatens arrest, account closure, or legal action
- Tells you not to hang up
- Asks you to transfer money or buy gift cards

What Should You Do?

- Don't Answer Unknown Numbers
- Hang Up Immediately If Suspicious
- Never Share Sensitive Information

First National Bank Bemidji will never call and ask for:

- Online banking passwords
- One-time security codes
- Full debit card numbers
- PIN numbers

- Call Back Using a Trusted Number

If you think the call might be legitimate:

- Hang up
- Look up the official number on:
 - The back of your debit card
 - Your bank statement
 - The bank's official website
- Call that number directly. Do not use the number that called you.

Report Spoofing Scams

If you believe your First National Bank Bemidji account has been targeted, contact us immediately at 218-751-2430.

Save The Date



LET'S DESIGN OUR OWN FLOWER BASKETS AT HILLS COUNTRY GREENHOUSE!

Even if you're a brown thumb like me, we'll be able to make amazing flower baskets with the help of Janee Hill's beautiful flowers. I plan on making one for my mother-in-law for Mother's Day. Hopefully I can keep the flowers alive until then!

Here are the details if you'd like to join me:

April 20, 2026, 10:30 - 11:30 am

49274 US Highway 71

\$45 for a 10-inch basket

\$60 for a 12-inch basket.

\$5 discount if you provide your own basket.



FRAUD SEMINAR

You don't want to miss this! There are so many new scams popping up that it can be hard to keep up, which is why I depend on Madi, our Fraud Prevention Specialist to inform me about how to avoid them.

If you want to avoid fraud like me, please join me for her annual fraud seminar on Wednesday, May 20, 2026, 3:00 - 4:00 pm

First National Bank Bemidji Training Room

Presented by APRP Fraud Prevention Specialist, Madeleine Pflieger



HEALTH CARE POWER OF ATTORNEY SEMINAR

June 23, 2026, 3:00-4:00 pm

While we can advise you on your finances, health care is one topic that we can't advise you on, which is why I've invited Dr. Kristin LeSage, Specialist in Palliative Care at Sanford Bemidji, to help us understand what a HCPA is and why we should consider preparing one for ourselves.

PACIFIC NORTHWEST

September 13-20, 2026

TOUR HIGHLIGHTS

- Space Needle
- Pike Place Market
- Museum of Flight
- Hood River Valley Train
- Tillamook Creamery
- Cannon Beach
- Fort Clatsop National Memorial
- International Rose Test Garden
- Pittock Mansion
- Multnomah Falls
- Sunset Dinner Cruise

TOUR ACTIVITY LEVEL

EASY **1** **2** **3** **4** **5** ACTIVE



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

**FINAL PAYMENT IS DUE:
MAY 20, 2026**

TOUR PRICING

\$3,725 per person, double occupancy
with insurance: \$4,031

\$4,509 per person, single occupancy
with insurance: \$4,956

PACIFIC NORTHWEST ITINERARY



DAY 1 SUNDAY, SEPTEMBER 13

SEATTLE, WA

(D)

Today, we'll head to the airport for our flight to **Seattle**. Upon arrival in this lively and scenic city, we'll meet our motorcoach and make our way to the hotel. After getting settled, we'll come together for a delightful welcome dinner.

DAY 2 MONDAY, SEPTEMBER 14

SEATTLE, WA

(B, D)

Our day begins with a thrilling ascent 605 feet into the air for breathtaking 360-degree views from the top of Seattle's iconic **Space Needle**. From the glass-floored observation deck, take in sweeping vistas of the city skyline, Puget Sound, and the majestic peaks of nearby mountains, including Mt. Rainier. Just steps away, explore the mesmerizing world of renowned glass artist Dale Chihuly at the **Chihuly Garden & Glass Museum**. This vibrant exhibit showcases dazzling indoor galleries of intricate glass sculptures and an outdoor garden where art and nature intertwine. We continue to the historic **Pike Place Market**, where the lively energy of fish-throwing vendors, fresh local produce, artisan crafts, and unique eateries create an unforgettable sensory experience. This afternoon, dive into aviation history at **The Museum of Flight**, home to legendary aircraft, including the Concorde, a WWII B-17 bomber, and the original Air Force One. We'll end the day with a lovely group dinner.



DAY 3 TUESDAY, SEPTEMBER 15

YAKIMA, WA

(B, D)

Today promises striking scenery and rich cultural discovery as we depart Seattle and head south toward the breathtaking beauty of **Mount Rainier**. Towering over 14,000 feet, this iconic peak rises above a landscape of emerald forests, alpine meadows, and, in summer, a brilliant display of wildflowers. We'll enjoy a scenic drive through this natural wonder, with time to relax over lunch before continuing east into Washington's sun-drenched interior—renowned for its sprawling ranches, abundant orchards, and world-famous vineyards. Our journey continues in Union Gap at the fascinating **Central Washington Agricultural Museum**, the largest of its kind in the Pacific Northwest. Here, we'll explore a vast collection of antique tractors, vintage farm equipment, and immersive exhibits that bring a century of agricultural history to life. Our day ends in **Yakima**, where a warm meal and a welcoming hotel await.



DAY 4 WEDNESDAY, SEPTEMBER 16

PORTLAND, OR

(B, L)

After breakfast, we'll set off on a scenic journey through the sun-kissed **Yakima Valley**, a region celebrated for its sprawling vineyards and fruitful orchards. As we head south into Oregon, the dramatic beauty of the **Columbia River Gorge** unfolds around us, leading to the awe-inspiring Mount Hood. Our adventure continues aboard the nostalgic **Hood River Valley Train**, where vintage charm meets panoramic vistas. A delightful stop at **The Fruit Company** offers a taste of the region's agricultural richness and a chance to learn how the land shapes its famously flavorful produce. Crossing the Columbia once more, we arrive in **Portland, OR**, where you'll have the evening free to discover the city's vibrant neighborhoods and dine at your leisure.



ACCOMMODATIONS

- 2 Nights - Seattle, Washington - Courtyard Marriott Seattle Northgate
- 1 Night - Yakima, Washington - Oxford Suites
- 4 Nights - Portland, Oregon - Hampton Inn - Pearl District

DAY 5 THURSDAY, SEPTEMBER 17

PORTLAND, OR

(B, D)

This morning kicks off with a deliciously fun visit to **Tillamook Creamery**, where we'll tour the facility and see firsthand how their famous cheeses are crafted, from fresh curds to final packaging. Along the way, learn about the century-old traditions of dairy farming that made Tillamook a household name. The experience wouldn't be complete without a stop in the tasting room to **sample an irresistible selection of cheeses and ice creams**. From there, we head to the stunning Oregon coast and the charming resort town of **Cannon Beach** to have free time to stroll the sandy shoreline, browse local shops, or savor fresh seafood. Our journey continues to **Astoria**, where the Columbia River meets the Pacific Ocean. Discover **Fort Clatsop National Memorial**, an engaging site that brings the story of Lewis and Clark's historic winter encampment to life. We'll return to Portland for a relaxing group dinner.



Fort Clatsop National Memorial

DAY 6 FRIDAY, SEPTEMBER 18

PORTLAND, OR

(B, L)

Following breakfast, we'll spend the day exploring the charms of Portland, the "City of Roses." Our morning begins with a peaceful stroll through the **International Rose Test Garden**, where over 10,000 rose bushes in a dazzling array of colors fill the air with sweet fragrance. Next, step back in time at the elegant **Pittock Mansion**, a beautifully preserved historic home that offers stunning views of Portland and the distant peak of Mount Hood. After a day of scenic beauty and cultural discovery, you'll have the rest of the afternoon and evening to explore the Pearl District at your own pace.



Pittock Mansion

DAY 7 SATURDAY, SEPTEMBER 19

PORTLAND, OR

(B, D)

Today's travels bring us east along the Columbia River to the breathtaking **Multnomah Falls**, one of Oregon's most iconic natural wonders. Just a short drive from Portland, this majestic 611-foot waterfall tumbles down a rugged cliffside, captivating visitors with its raw beauty and timeless legend. After enjoying the falls and time for lunch on your own, we'll visit the impressive **Bonneville Lock & Dam**, a feat of engineering that offers insight into the region's hydroelectric power and navigation systems. Explore the Visitor Center, learn about the dam's history, and watch vessels navigate through the lock system. We'll end our journey with a special farewell **dinner aboard the Portland Spirit**. As we cruise along the Willamette River at sunset, delight in a delicious meal featuring locally sourced cuisine while Portland's skyline glows under the night sky.



Multnomah Falls

DAY 8 SUNDAY, SEPTEMBER 20

HOME

(B)

Enjoy breakfast before we transfer to the airport for our flight home.

INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air to Seattle & Return From Portland
- Private Motorcoach Transportation
- 7 Nights' Accommodations
- 14 Meals (7 Breakfasts, 2 Lunches, 5 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels
- Taxes & Gratuities for Included Services
- Star Destinations Tour Manager



Portland Spirit Dinner Cruise

WHERE TO?



For further information or questions, please contact:

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

OPTIONAL TRAVEL PROTECTION

First National Bank Bemidji RECOMMENDS that all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travellex Insurance Services.

See the included Travellex Insurance Services flyer for pricing.

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

Travellex Insurance Services Inc. CA Agency License #0D10209 ("Travellex Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at <https://www.travellexinsurance.com/customer-service/travel-alerts/travel-supplier>.

Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.



DOCUMENTATION: A current government-issued photo ID is required for this trip. **Effective May 7, 2025: All travelers on domestic flights must have a Real ID-compliant form of identification to board. Driver's licenses with a star inside a gold circle in the upper corner are Real ID-compliant, as are passports. You can apply to get a compliant ID by visiting your local DMV.**

OPTIONAL TRAVEL PROTECTION PLAN: First National Bank Bemidji recommends that you purchase a Travel Protection Plan to help protect you and your travel investment against the unexpected so you can relax and enjoy your trip. Participants may purchase this coverage from the provider of your choice. For your convenience, we offer a Travel Protection Plan, provided by Travellex Insurance Services, that helps provide coverage for trip cancellation/interruption, trip delay, baggage loss, theft or damage, medical expense and emergency evacuation coverage, and more. For more information, please see the included product flyer. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan must be purchased at or before final payment in order to be eligible for a waiver or pre-existing medical conditions. If the reason for cancellation is due to a medical or other eligible reason, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travellexinsurance.com/385ZA-1224>. To view state specific fraud warnings, visit: <https://www.travellexinsurance.com/company/fraud-warning>. 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 being 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 upon the coverage. You may wish to compare the terms of the travel policy offered through Travellex 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. Travellex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travellex Insurance Services. Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to First National Bank Bemidji prior to final payment. A 100% fee is charged if the cancellation occurs between final payment and departure.

TRAVELERS WITH SPECIAL NEEDS: You must advise Star Destinations, Inc. (SDI) at the time of registration of any disability requiring special attention. SDI will make reasonable efforts to accommodate the special needs of travelers. The Americans with Disabilities Act is applicable only in the U.S., and accommodations outside the U.S. may be more limited. Travelers requiring assistance are required to be accompanied by a companion who is capable of, and totally responsible for, providing the assistance. Neither SDI personnel nor its suppliers may lift or physically assist with travelers' special needs including, but not limited to, walking, dining, or other routine activities. Travelers thinking they may need assistance should call SDI to determine what accommodations may reasonably be provided. Arrangements at an additional cost are the financial responsibility of the traveler.

TERMS AND CONDITIONS: Star Destinations, Inc. (SDI) acts as an agent for suppliers such as airlines, hotels, or activities to provide you with the travel services and accommodations. Although great care is taken in choosing suppliers we are unable to control them and therefore, cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform the required services, SDI reserves the right to substitute advertised services with similar services. SDI is not responsible for any claims, losses, damages, costs, or expenses arising out of injury, accident or death, damage, loss, trip delay, delay of baggage, cancellation, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, health concerns, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide or localized disturbance that interrupts or cancels your planned tour, SDI will do everything possible to retrieve any refundable components of your tour but cannot be held responsible for any non-refundable portions of the tour. In addition, SDI reserves the right to vary the tour price advertised or printed to cover any increase in airfare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. The price of this tour is based on the US Dollar exchange rate at the time of the creation of the tour. Pricing and restrictions may be increased due to unexpected requirements for health, safety, or economic welfare of tour members. Be aware that any public interaction carries an inherent risk of exposure to infectious disease or illness and travelers assume personal risk upon tour registration. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

It is the sole discretion of SDI to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or himself or herself; (2) is engaged in or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow SDI's rules and procedures or the instructions of its representatives. In the event a passenger is removed, such passenger may be left at any location without any liability to SDI or its representatives. SDI shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI be responsible for any further expenses incurred by the passenger. SDI shall be entitled to recover from the passenger any costs or expenses incurred by SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

TRAVEL INSURANCE IS HIGHLY ENCOURAGED ON ALL SDI TOURS. REFUSAL OF TRAVEL INSURANCE IS DONE AGAINST THE ADVICE OF SDI AND IT'S TOUR PROFESSIONALS.

CHRISTMAS MARKETS OF THE DANUBE

November 29-December 8, 2027

TOUR HIGHLIGHTS

- 7-Night Cruise Aboard Emerald Destiny
- Passau Christmas Market
- Tasting of Linzer Torte
- Wachau Valley
- Gottweig Abbey
- Kunsthistorisches Museum
- Vienna Christmas Markets
- Bratislava's Christmas Markets
- Budapest's Main Christmas Market



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

Registration & deposit must be received by **September 25, 2026**.
Deposit becomes non-refundable on **October 20, 2026**.

**FINAL PAYMENT IS DUE:
JULY 15, 2027**

TOUR PRICING*

(Double Occupancy)

Trip Costs Per Person

(4 available)	Cat. E Stateroom (162 sqft)**	\$6,669 Double with insurance: \$7,257
(5 available)	Cat. D Stateroom (162 sqft)**	\$7,019 Double with insurance: \$7,724
(5 available)	Cat. C Panorama Balcony (180 sqft)**	\$7,645 Double with insurance: \$8,350

*Single pricing available upon request.

**Staterooms subject to availability at time of registration.

DAILY ITINERARY



Munich, Germany

DAY 1 MONDAY, NOVEMBER 29

OVERNIGHT FLIGHT

Today, we will transfer to the airport for our overnight flight to **Munich, Germany**.

DAY 2 TUESDAY, NOVEMBER 30

MUNICH, GERMANY (D)

Arriving in **Munich**, we will be greeted by our professional motorcoach driver and transferred to our centrally located hotel. After time to freshen up, the remainder of the day is yours to relax and begin exploring this vibrant Bavarian capital. Take a leisurely stroll through nearby streets, enjoy a coffee at a local cafe, or simply soak in the charm of the city as you become acquainted with your surroundings. This evening, we'll gather for a delightful welcome dinner.



Passau, Germany

DAY 3 WEDNESDAY, DECEMBER 1

PASSAU, GERMANY (B, L, D)

Today, we enjoy a **panoramic tour** that introduces us to the city's character and charm before traveling to **Passau** to board our contemporary Star-Ship, the **Emerald Destiny**. Sleek and thoughtfully designed, our elegant vessel blends modern décor with inviting lounges and spacious staterooms, creating a refined retreat along Europe's most picturesque waterways. From the moment we step aboard, we're warmly welcomed by the captain and crew, setting the tone for the journey ahead. This evening, we gather with our fellow travelers for dinner on board — a memorable beginning to our river cruise experience.

DAY 4 THURSDAY, DECEMBER 2

PASSAU, GERMANY (B, L, D)

We set out on a **guided exploration of Passau**, a storybook Bavarian town brimming with history and festive charm. As we wander through the beautifully preserved Old Town, elegant Baroque facades line narrow cobblestone streets, scenic river vistas unfold around us, and the warm aroma of freshly baked gingerbread fills the air. Known as the "City of Three Rivers," Passau rests at the meeting point of the Danube, Inn, and Ilz, where cultures blend along the Austrian border. We step inside magnificent St. Stephen's Cathedral to experience the soaring sounds of one of the world's largest cathedral organs during a special concert, or browse the charming **Christmas market** in the cathedral square, where Bavarian delicacies and handcrafted treasures tempt at every turn. Later, we return to the ship and gather for lively onboard entertainment, celebrating the music, folklore, and traditions of Bavaria — a spirited and unforgettable close to our day.

EmeraldPLUS: Traditional Bavarian Band on board

DiscoverMORE: Bavarian Traditions (extra expense)



Passau Christmas Market

DAY 5 FRIDAY, DECEMBER 3

LINZ, AUSTRIA

(B, L, D)

With the river as our backdrop, we step into **Linz** and discover a city rich in culture and character. Our guided walk leads us through its atmospheric center, where ornate Baroque exteriors and striking Renaissance elements reflect a storied past shaped over centuries. During the holiday season, beautifully detailed nativity scenes fill the churches with a sense of reverence and seasonal spirit. Before returning to the ship, we **indulge in a slice of the celebrated Linzer torte** — a time-honored local treat that adds a delightful and distinctly Austrian flavor to our day.

DiscoverMORE: Full day excursion to Salzburg (extra expense)



Göttweig Abbey

DAY 6 SATURDAY, DECEMBER 4

DURNSTEIN, AUSTRIA (B, L, D)

As the morning unfolds, we unwind aboard our ship as we drift through the spectacular **Wachau Valley**, a UNESCO World Heritage-listed landscape known for terraced vineyards, storybook villages, and striking river vistas. From the comfort of the ship, we watch the Danube curve gracefully through one of Austria's most scenic regions, each bend revealing another postcard-worthy view. Later, we journey to magnificent **Göttweig Abbey**, a Benedictine monastery founded in 1083 and perched high above the valley. As we explore its grand halls and learn about its enduring legacy, we conclude our visit with a tasting of Göttweig's celebrated wine, a cherished tradition thoughtfully preserved through the generations.

EmeraldPLUS: Göttweig Abbey with organ recital

DAY 7 SUNDAY, DECEMBER 5**VIENNA, AUSTRIA (B, L, D)**

Imperial grandeur surrounds us as we arrive in **Vienna**, where sweeping boulevards and magnificent architecture reflect centuries of Habsburg splendor. This refined capital captivates us with its extraordinary artistic legacy, offering an unmatched collection of museums and masterpieces that span generations and styles. During our guided exploration, we step inside the magnificent **Kunsthistorisches Museum**, Austria's largest and most prestigious art museum, where priceless works and lavish interiors reveal the city's enduring devotion to culture and refinement. Afterward, we enjoy time at leisure to wander Vienna's enchanting **Christmas markets**, soaking in the festive atmosphere as twinkling lights, seasonal treats, and handcrafted treasures fill the squares with holiday cheer.

DiscoverMORE: Viennese evening concert (extra expense)

DAY 8 MONDAY, DECEMBER 6**BRATISLAVA, SLOVAKIA (B, L, D)**

Today, we venture into the heart of Slovakia, arriving in **Bratislava**, a charming riverside capital where layers of history and culture blend seamlessly. During our **guided exploration**, we discover architectural gems that reflect the city's storied past, including the soaring Gothic elegance of St. Martin's Cathedral, where Hungarian kings were once crowned, and the refined neo-Renaissance beauty of the Slovak National Theatre, a proud symbol of national culture. Strolling through the atmospheric Old Town, we take in pastel façades, inviting cafés, and lively squares that showcase Bratislava's distinctive character.

EmeraldPLUS: Home-hosted coffee and cake with a Slovakian family

DiscoverMORE: Carpathian wine route (extra expense)

DAY 9 TUESDAY, DECEMBER 7**BUDAPEST, HUNGARY (B, L, D)**

With the Danube weaving gracefully between its two historic halves, we discover **Budapest** — a city where grandeur and tradition come together in spectacular fashion. Towering domes, intricate facades, and sweeping vistas reveal a capital shaped by centuries of influence and artistry. Our **panoramic coach tour** introduces us to the city's highlights, including stately Andrassy Avenue, where neo-Renaissance residences shimmer in festive décor. Later, we wander through the bustling **Christmas market**, browsing handcrafted treasures and savoring seasonal delights beneath strands of glowing lights. This evening, we gather back on board to enjoy a **lively presentation of traditional Hungarian folk music and dance** — an uplifting tribute to the spirit and heritage of this remarkable destination.

EmeraldPLUS: Traditional Hungarian folklore show on board

DiscoverMORE: Excursion to Szentendre (extra expense)

DiscoverMORE: Jewish Heritage Tour (extra expense)

DAY 10 WEDNESDAY, DECEMBER 8**HOME****(B)**

Enjoy breakfast before we transfer to the airport for our flight home.



Kunsthistorisches Museum



Vienna Christmas Market



Bratislava, Slovakia



Budapest Christmas Market

INCLUSIONS

- Round-Trip Air to Munich & Return From Budapest
- Motorcoach Transportation to Hotel/Pier/Airport
- 1 Night's Accommodations
- 2 Meals on Land & All Onboard Meals
- 7-Night Cruise in Cabin Category of Choice
- Porter Service of One Bag Per Person at Hotels
- Taxes & Gratuities for Included Services on Land & Cruise
- Star Destinations Tour Manager
- Complimentary Beer, Wine, and Soft Drinks with Lunch & Dinner on Cruise

WHERE TO?



Emerald Destiny

Activity Level: Moderate

Balanced blend of activity and relaxation with walks or stands of 60-90 minutes, occasional stairs, and daily walks of two to three miles.

For further information or questions, please contact:

Erin Grosz

(218) 333-4316

egrosz@fnbbemidji.com

OPTIONAL TRAVEL PROTECTION

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See the included Travelex Insurance Services flyer for pricing.

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

Travelex Insurance Services Inc. CA Agency License #0D10209 ("Travelex Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at <https://www.travelexinsurance.com/customer-service/travel-alerts/travel-supplier>.

Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

Travel arrangements
provided by



DOCUMENTATION: Each U.S. citizen must have a valid passport through June 8, 2028, to participate. If you don't have a passport, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports have different entry requirements. Please NOTE: Due to airline security measures, your passport name must match your airline ticket name and your tour reservation name or you may be denied aircraft boarding. All travelers to United Kingdom must apply for an Electronic Travel Authorization (ETA) prior to departure, effective 2025. All travelers to the Schengen zone of Europe will be processed through the new Entry/Exit System (EES). In addition, beginning in 2026 (expected), travelers will need to apply for an ETIAS for entry into Schengen countries.

OPTIONAL TRAVEL PROTECTION PLAN: First National Bank Bemidji recommends that you purchase a Travel Protection Plan to help protect you and your travel investment against the unexpected so you can relax and enjoy your trip. Participants may purchase this coverage from the provider of your choice. For your convenience, we offer a Travel Protection Plan, provided by Travelex Insurance Services, that helps provide coverage for trip cancellation/interruption, trip delay, baggage loss, theft or damage, medical expense and emergency evacuation coverage, and more. For more information, please see the included product flyer. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan must be purchased at or before final payment in order to be eligible for a waiver or pre-existing medical conditions. If the reason for cancellation is due to a medical or other eligible reason, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travelexinsurance.com/385ZA-1224>. To view state specific fraud warnings, visit: <https://www.travelexinsurance.com/company/fraud-warning>. 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 being 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 upon 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. Travelex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travelex Insurance Services. Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to First National Bank Bemidji prior to final payment, less the non-refundable \$500. A 100% fee is charged if the cancellation occurs between final payment and departure.

TRAVELERS WITH SPECIAL NEEDS: You must advise Star Destinations, Inc. (SDI) at the time of registration of any disability requiring special attention. SDI will make reasonable efforts to accommodate the special needs of travelers. The Americans with Disabilities Act is applicable only in the U.S., and accommodations outside the U.S. may be more limited. Travelers requiring assistance are required to be accompanied by a companion who is capable of, and totally responsible for, providing the assistance. Neither SDI personnel nor its suppliers may lift or physically assist with travelers' special needs including, but not limited to, walking, dining, or other routine activities. Travelers thinking they may need assistance should call SDI to determine what accommodations may reasonably be provided. Arrangements at an additional cost are the financial responsibility of the traveler.

TERMS AND CONDITIONS: Star Destinations, Inc. (SDI) acts as an agent for suppliers such as airlines, hotels, or activities to provide you with the travel services and accommodations. Although great care is taken in choosing suppliers we are unable to control them and therefore, cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform the required services, SDI reserves the right to substitute advertised services with similar services. SDI is not responsible for any claims, losses, damages, costs, or expenses arising out of injury, accident or death, damage, loss, trip delay, delay of baggage, cancellation, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, health concerns, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide or localized disturbance that interrupts or cancels your planned tour, SDI will do everything possible to retrieve any refundable components of your tour but cannot be held responsible for any non-refundable portions of the tour. In addition, SDI reserves the right to vary the tour price advertised or printed to cover any increase in airfare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. The price of this tour is based on the EUR/USD exchange rate of \$1.15 as of 11/20/25. The price of this tour is based on the US Dollar exchange rate at the time of the creation of the tour. Pricing and restrictions may be increased due to unexpected requirements for health, safety, or economic welfare of tour members. Be aware that any public interaction carries an inherent risk of exposure to infectious disease or illness and travelers assume personal risk upon tour registration. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

It is the sole discretion of SDI to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or himself or herself; (2) is engaged in or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow SDI's rules and procedures or the instructions of its representatives. In the event a passenger is removed, such passenger may be left at any location without any liability to SDI or its representatives. SDI shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI be responsible for any further expenses incurred by the passenger. SDI shall be entitled to recover from the passenger any costs or expenses incurred by SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

TRAVEL INSURANCE IS HIGHLY ENCOURAGED ON ALL SDI TOURS. REFUSAL OF TRAVEL INSURANCE IS DONE AGAINST THE ADVICE OF SDI AND IT'S TOUR PROFESSIONALS.

Star Destinations | Travel Protection

No one wants to think about what might go wrong while they're traveling. However, the world is unpredictable, so this Travelex travel protection plan helps ensure that you and your trip investments are protected if something doesn't go as planned. Adding travel protection to your trip can help you travel with confidence, so you can dream, explore, and travel on.

Star Destinations plan benefits¹

Benefits	Coverage ¹
Trip cancellation	Up to 100% of insured trip cost
Trip interruption	Up to 150% of insured trip cost
Trip interruption—return air only ²	\$750
Travel delay (6 hours)	\$750 (\$150/day)
Missed connection—air & cruise only (3 hours)	\$750
Sporting equipment delay (8 hours)	\$600
Baggage & personal effects	\$2,000
Baggage delay (12 hours)	\$250
Emergency medical expense ³ (secondary)	\$50,000
Emergency dental expense ³ (secondary)	\$500
Emergency medical evacuation & repatriation (secondary)	\$250,000
Accidental death & dismemberment	\$25,000
Exposure & disappearance	\$25,000
Travel assistance services ⁴	Included
Optional upgrades	
Cancel for any reason ⁵	Up to 75% of insured trip cost

Trip cancellation & trip interruption

Protect your 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 death⁶
- Home uninhabitable or inaccessible
- Accommodation at destination uninhabitable or inaccessible
- Named hurricane
- Financial insolvency^{7,8}
- Theft of passport or visa
- Common carrier delay or cancellation due to severe weather, mechanical breakdown, strike or FAA mandate (12 hours)
- Delay causing 50% loss of trip due to a travel delay covered reason

Star Destinations base plan rates¹

Trip cost	Base plan cost per person	Base plan cost per person + cancel for any reason ⁵
\$1 – \$500	\$74	\$122
\$501 – \$1,000	\$96	\$158
\$1,001 – \$1,500	\$152	\$251
\$1,501 – \$2,500	\$188	\$310
\$2,501 – \$4,000	\$306	\$504
\$4,001 – \$5,500	\$447	\$737
\$5,501 – \$7,000	\$588	\$969
\$7,001 – \$8,000	\$705	\$1,163
\$8,001 – \$9,000	\$799	\$1,318
\$9,001 – \$10,000	\$893	\$1,473
\$10,001 – \$11,000	\$987	N/A
\$11,001 – \$12,000	\$1,081	N/A
\$12,001 – \$13,000	\$1,175	N/A
\$13,001 – \$14,000	\$1,269	N/A
\$14,001 – \$15,000	\$1,363	N/A
\$15,001 – \$16,000	\$1,457	N/A
\$16,001 – \$17,000	\$1,551	N/A
\$17,001 – \$18,000	\$1,645	N/A
\$18,001 – \$19,000	\$1,739	N/A
\$19,001 – \$20,000	\$1,833	N/A

¹Coverages, rates, and maximum trip length may vary by state. The maximum trip length is 90 days. Please see your policy for details, or call +1.844.808.5950. Covered expenses will only be paid after benefits have been paid under any "in force policy" in effect for the Insured. Medical and dental coverage is primary for residents of CT. ²Coverage for trip interruption and trip interruption—return air only may not be combined for residents of CT, IN, KS, MO, MT, VT, and WA. ³\$50 deductible for residents of CT, IN, KS, MO, MT, VT, and WA. ⁴Provided by the designated provider as listed in the policy. ⁵Cancel for any fortuitous reason for residents of NY. ⁶Of you, a traveling companion, family member, business partner, or host at destination. ⁷Must occur more than 14 days after effective date. ⁸Plan must be purchased within 21 days of initial trip deposit to be eligible for this covered reason. 1224-STRFLY1_SR_112524_V1



Questions about plan benefits?

Call +1.844.808.5950 or email CustomerSolutions@TravelexInsurance.com and reference Plan 385ZA-1224.

Missed connection—air & cruise only

Reimbursement for reasonable additional lodging, meal expenses, and the prepaid unused nonrefundable portion of the trip if a connection is missed by three hours or more for a covered reason.

Baggage & personal effects

Reimbursement for luggage and personal articles, as well as expenses to reissue passports or visas, if your bags are lost, stolen, or damaged.

Baggage delay

Reimbursement for personal articles, such as reasonable additional clothing and toiletries, if your bags are delayed by a common carrier for 12 hours or more.

Emergency medical & dental expenses³

Coverage for emergency medical and dental treatment if a sickness or injury occurs during your trip.

Travel assistance services

Includes a wide range of services available 24/7 before and during your trip, including assistance with emergency medical payments, emergency medical evacuation, prescription replacement, and more.

Emergency medical evacuation & repatriation

Physician-ordered emergency medical evacuation to a suitable hospital, help returning home if medically necessary, and repatriation.

Accidental death & dismemberment

Provides a benefit if the insured suffers a covered injury or death while on a trip. Exclusions may apply. See policy for details.

Cancel for any reason⁵

Optional additional protection for the unexpected — whatever it may be — when you meet purchase and cancellation requirements.

- Upgrade must be purchased within 21 days of the initial trip deposit and at the time of the initial plan purchase.
- Upgrade must be purchased 31 days or more before your departure date.
- The maximum trip cost is \$10,000 per person, and the full trip cost must be insured.
- Subsequent arrangements must be insured within 21 days of booking those arrangements.

Cancellation must occur two days or more before your scheduled departure date.

Pre-existing medical condition exclusion waiver⁹

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 final trip payment.
- Subsequent arrangements must be insured within 21 days of booking those arrangements.

A pre-existing medical condition is a sickness, disease, or other condition of you, a traveling companion, or a family member traveling with you for which they have received a recommendation for, or received a diagnostic test, examination, medical treatment, or prescription for drugs or medicine within the 120-day look-back period (in most states) immediately preceding your plan purchase date.

Plan details

View the description of coverage at Partner.TravelexInsurance.com/docs/StarDestinationsTravelProtection-DOC.

⁹State variations apply. Pre-existing medical condition exclusions do not apply to residents of NH.

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, BASE 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 that includes but is 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 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.

This plan provides insurance coverage for your trip that applies only during the covered trip. 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 being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provides 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.

All terms, conditions, exclusions, and provisions of the policy discussed, reviewed, quoted, or purchased apply. All benefits associated with the policy will be determined by the claims administrator at the time a claim is filed, based on the information and documentation submitted. All information collected by Travelex is subject to its privacy policy at TravelexInsurance.com/Company/Privacy.

Any inquiry regarding claims may be directed to Zurich Travel Claims Administration at Support@ZurichTravelClaims.com; P.O. Box 1019, Youngwood, PA 15697-0919; or +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 at +1-800-927-4357 or +1-213-897-8921. Travelex Insurance Services, Inc. CA agency license #0DI0209. Consumers in Maryland may contact the Maryland Insurance Administration at +1-800-492-6116 or +1-410-468-2340.

Insurance coverage underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196. Certain coverages not available in all states. 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-TIGN-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-TIGN-100-A MT; 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 and U-TIGN-100-A VT.

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Trip Cancellation Policy

TRIP CANCELLATION POLICY

Day Trip Cancellation

We will always refund you the amount 55 Connection is reimbursed by our suppliers, but we cannot guarantee refunds if we need to purchase tickets ahead of time and are providing transportation for the group. Also, due to the cost of insurance, we will not offer insurance on our day trips. If you must cancel within 30 days prior to the Day Trip you may be able to receive a refund if there are people on the waitlist or you find someone to take your place on the trip.

Multi-Day Trip Cancellation Prior to Final Payment

Full refund of all monies is made if cancellation is received in writing or by email to First National Bank Bemidji before final payment is made.

Multi-Day Trip Cancellation After Final Payment

Every attempt will be made to provide refunds for trip cancellations after final payment date. We will always refund the amount 55 Connection is reimbursed by our suppliers, but we cannot guarantee refunds because of contracts between suppliers for the attractions they reserve for us.

Since we can't guarantee refunds, we highly recommend that you purchase travel insurance. For your convenience, optional travel insurance is available for purchase through our tour vendors. Our trip brochures will always have the insurance prices listed with links to comprehensive information about the coverage you are purchasing. Please read all the details provided for the insurance before purchasing it. Please note that the purchase of travel insurance through our tour vendor is not required to travel with us. You may prefer to obtain travel insurance from another insurance provider instead.

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 must return home quickly, or if someone at home becomes ill, your travel insurance will reimburse your airfare if you need to fly home as well as any portion of the tour you had to miss. Without insurance, you would be 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 2026-27 Calendar of Events



APRIL 20, 2026
10:30 - 11:30 a.m.

Design Your Own Flower Baskets

Hills Country Greenhouse
49274 US Highway 71, Bemidji



MAY 20, 2026
3:00 p.m.

Fraud Seminar

First National Bank Bemidji Training Room
Presented by APRP Fraud Prevention Specialist,
Madi Pflieger.



JUNE 23, 2026
3:00 p.m.

Healthcare Power of Attorney Seminar

First National Bank Bemidji Training Room



SEPT 13 - 20, 2026

Pacific Northwest

Final payment due 5/20/2026



APRIL 4 - 9, 2027

Washington D.C.

America's Legacy



NOV 29 - DEC 8, 2027

Christmas Markets of the Danube

Deposit due 9/25/26

If you're interested in attending any of these activities, please email 55Connection@fnbbemidji.com or call Mya Eichstadt at 218-333-4340 for more information.



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

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