

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

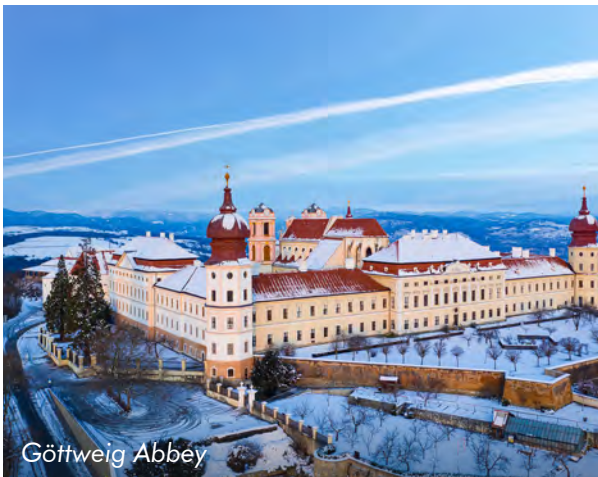
DAY 5 FRIDAY, DECEMBER 3

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)



Göttsweig 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:

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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 Travelex Insurance Services.

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.



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.