

**HORIZONS CLUB**



First State  
Community Bank

# **2024 HORIZONS CLUB TRAVEL CATALOG**



Featured Photo:

## **Highlights of the Columbia and Snake Rivers**

Multnomah Falls is the most visited natural recreation site in the Pacific Northwest with more than two million visitors taking in the views each year. Underground springs feed the waterfall from Larch Mountain. The flow over the falls is usually highest during the winter and spring seasons. The waterfall is accessible from the Historic Columbia River Highway and Interstate 84. Spanning two tiers on basalt cliffs, it is the tallest waterfall in the state of Oregon at 620 ft (189 m) in height. The Multnomah Creek Bridge was built in 1914 and crosses below the falls. The bridge is listed on the National Register of Historic Places.





## Greetings Horizons Club Members!

Hello! My name is Jill Fletcher and I have been working as FSCB's Horizons Club Coordinator for the past couple of months. Most of my time has been spent planning amazing trips for Horizons Club members just like you to enjoy in 2024! As an avid world traveler myself, this is a dream job for me! I hope you will join me and take advantage of one or more of these opportunities to see the world.

When you travel with Horizons Club, you will find that we handle all the details for you. Your only job is to show up and have a wonderful time! Generally, there will be two Horizons Club Travel Directors on each trip to take care of any issues that arise and to guide you along the way. We are here to serve you!

For our 2024 travel, we are using a variety of travel partners. To register for any of our extended trips, please contact your local Horizons Club Director. We will be taking all travel payments at FSCB. I am here to assist and answer questions when needed. I look forward to traveling with many of you in 2024!

Jill Fletcher

Community Relations/Horizons Club Coordinator

jfletcher@fscb.com

(573)705-3187



**Jill Fletcher**  
Club Coordinator



**Lori Baumgartner**  
Columbia Director



**Judy DuBuque**  
DeSoto Director



**Kathleen Kassel**  
Shady Valley Director



**Jackie Shumate**  
Lebanon Director



**Tina Bales**  
Fredericktown Director

## TABLE OF CONTENTS

Greetings! .....	2
Ark Encounter/Creation Museum.....	3
Danube Explorer & Highlights of Budapest .....	4-7
Highlights of the Columbia and Snake Rivers.....	8-9
New York City Christmas Spectacular .....	10-11
Horizons Club Travel Terms & Conditions.....	12

## DISCOUNT PRICING FOR HORIZONS CLUB MEMBERS

### Extended travel trip discounts

Gold .....	\$25
Platinum.....	\$50
Diamond.....	\$100

### Day trip discounts

Gold .....	\$5
Platinum.....	\$10
Diamond.....	\$25

# The Ark Encounter & Creation Museum

## Featuring Unique Horse Farm

March 18 - 21, 2024

**DAY 1 Travel to Cincinnati, OH:** This morning we will make our way to near Cincinnati, OH where we'll stay in a hotel close to the Creation Museum. Along the way we will stop to have a relaxing lunch.

**Meal: L**

**DAY 2 Creation Museum:** After breakfast at the hotel, we will drive to the Creation Museum to experience state-of-the-art exhibits and see the history of the Bible vividly come to life at this world-class museum. On your walk through biblical history, you'll encounter a realistic Garden of Eden, animatronic Noah, Flood dioramas, stunning video displays, a 4-D special-effects theater, and much more. During your visit to the museum you'll be able to have lunch at Noah's Café. After our visit we have a 45 minute drive to our next hotel.

**Meals: B, L**

**DAY 3 Ark Encounter:** After breakfast we have a short drive to the Ark. The full-sized replica of Noah's Ark is a massive wooden structure: the largest wooden timber structure IN THE WORLD! It measures 510 feet long and more than 50 feet tall! Compare that to a football field that measures 360 feet endzone to endzone. This self-paced tour does require a lot of walking, but there are benches



**Spanning 510 feet long, 85 feet wide, and 51 feet high, this modern engineering marvel amazes visitors young and old.**

available for resting. We will have lunch and a much needed rest at Emzara's Kitchen before seeing more of the amazing Ark. With so much to do and see in this massive boat, you will come away with some wonderful memories. Leaving the Ark, we will drive an hour south to our hotel in Lexington, KY.

**Meals: B, L**

**DAY 4 Unique Horse Farm and Travel Home:** After breakfast, we will tour the Unique Horse Farm in Lexington, KY where you'll gain insider knowledge that only those closely tied to the industry can share. We'll be on the road for a couple hours before stopping for lunch and finishing the final stretch of our four-day tour. **Meals: B, L**



The Creation Museum contains nearly 150 exhibits featuring animatronic dinosaurs, talking heroes of the faith, and professional displays that honor the Bible. Pictured here is the botanical garden.

### Trip Cost

Per Person Double	Per Person Single
\$1,300	\$1525



# Danube Explorer & Highlights of Budapest

Hungary • Slovakia • Austria • Czech Republic • Germany

April 27 - May 7, 2024

Very  
Limited  
Availability  
Book Now!

**DAY 1 Depart the USA:** Depart the USA on your overnight flight to Budapest, Hungary.

**DAY 2 Budapest, Hungary:** Welcome to Budapest, the 'Pearl of the Danube,' where you will be greeted by a representative of Mayflower/Emerald Cruises and transferred to your contemporary Star-Ship. Once on board, you receive a warm welcome from our friendly crew. **Meal: D**

**DAY 3 Budapest:** Explore the city's medieval quarter as you embark on a coach tour through the UNESCO World Heritage city center. View the beautiful facade of the Parliament Building, see Heroes' Square and St. Steven's Basilica. Your guide will teach you about the Hungarian capital's culinary scene, finishing at the neo-Gothic Grand Market, Budapest's most expansive indoor market, where you'll have time to explore independently. If you're feeling more active, alternatively choose to hike to Gellert Hill and be rewarded with beautiful views of the Danube and city of Budapest. This evening, enjoy a traditional Hungarian folklore show on board. **Meals: B, L, D**

**EmeraldACTIVE:** Hike to Gellert Hill (instead of city tour)

**DiscoverMORE:** Hungarian Bath Experience (additional expense)

**EmeraldPLUS:** Traditional Hungarian folklore show on board

**DAY 4 Budapest:** The day is at leisure to pursue independent interests or join a DiscoverMORE excursion. This evening, we invite you to a special dinner and a traditional folklore show for a truly immersive local experience, presenting you with a great chance to get to know your fellow travelers and to spend the evening in town just like the locals do. **Meals: B, L, D**

**DiscoverMORE:** Retro tour of post-Communist Budapest (additional expense)

**DiscoverMORE:** Jewish heritage tour (additional expense)

**DiscoverMORE:** Budapest by Night (additional expense)

**EmeraldPLUS:** Dinner & folklore show in Budapest



The Hungarian Parliament building, Budapest, Hungary was designed by Hungarian architect Imre Steindl in neo-Gothic style and opened in 1902.





**Built in the 13th Century, the Hofburg Palace is the home and workplace of the President of Austria.**

**DAY 5 Budapest:** On the last morning in Budapest, enjoy a leisurely walk in town or use one of the on-board bikes for one last ride through the Hungarian capital. In the afternoon, the ship sets sail on the magnificent Danube River for the next destination – Slovakia. **Meals: B, L, D**

**DiscoverMORE:** Excursion to Szentendre (additional expense)

**DAY 6 Bratislava, Slovakia:** This morning, the ship arrives in the Slovakian capital of Bratislava. The romantic cobblestone lanes weaving through the city are yours to explore. Enjoy guided walking tours of the ancient town center, passing a range of Gothic and Art Nouveau buildings, including the incredible Slovak National Theater. Alternatively, embark on a guided hike to Bratislava Castle, perched atop a hill, offering a splendid view over the Danube. Tonight, enjoy some local Slovakian entertainment on board. **Meals: B, L, D**

**EmeraldACTIVE:** Guided hike to Bratislava Castle (instead of walking tour)

**DiscoverMORE:** Skoda tour of post-Communist Bratislava (additional expense)

**EmeraldPLUS:** Slovakian entertainment on board

**DAY 7 Vienna, Austria:** Discover the classical charms of Vienna on a city tour. Uncover the cafés, artisan studios, and baroque majesty of Vienna's imperial grandeur. A drive around the Ringstrasse will showcase the magnificent architecture followed by a walking tour to introduce you to the UNESCO World Heritage historic center. Alternatively, enjoy a bike tour along the serene trails on Donauinsel, the Danube Island. **Meals: B, L, D**

**EmeraldACTIVE:** Guided bike tour in Vienna (instead of city tour)

**DiscoverMORE:** Exclusive Viennese evening concert (additional expense)

**DAY 8 Weissenkirchen – Melk, Austria:** Effortlessly suspended in time, Weissenkirchen is one of the most frequented parts of the Wachau wine region, where the delightful warm weather creates the perfect setting for viticulture. Join your Activity Manager for a hike in town before setting sail and cruising through the UNESCO World Heritage Wachau Valley en route to Melk. For those who are more active, choose to cycle along the Danube to Melk. Upon arrival, enjoy a walking tour through Melk to the Abbey. Originally a lavish castle gifted to Benedictine monks during the 11th century, this opulent Baroque building is home to some of the most important collections of medieval manuscripts. After the included visit to Melk Abbey, choose to join the optional excursion to Schallaburg Castle or enjoy free time in Melk. **Meals: B, L, D**

**EmeraldACTIVE:** Hike in Weissenkirchen with activity manager

**EmeraldACTIVE:** Guided bike tour along the Danube

**DiscoverMORE:** Visit to Schallaburg Castle (additional expense)

**DAY 9 Linz – Český Krumlov, Czech Republic:** This morning, your Star-Ship will dock in Linz. Journey by coach across the border into the Czech Republic to the UNESCO World Heritage center of Český Krumlov, a town built around a 13th-century castle. Join your local guide on a walk along the labyrinth of winding cobblestone streets, passing the colorful



facades of buildings, as you learn how the architecture survived the test of time. The town surrounds the UNESCO World Heritage Český Krumlov Castle, and your guided tour will include the 15th Century St. Vitus Church and a number of delightful Gothic facades. Return to the ship in Linz after the tour. **Meals: B, D**



**Historic Český Krumlov, Czech Republic is on UNESCO's World Heritage List.**

**EmeraldPLUS:** Guided tour of Český Krumlov

**DiscoverMORE\*:** Linzer torte-making workshop (additional expense) (instead of included tour)

**DiscoverMORE\*:** Excursion to Salzburg (additional expense) (instead of included tour)

\*Included tour and both DiscoverMORE's all overlap. Only one can be selected.

**DAY 10 Passau, Germany:** Narrow cobblestone streets welcome you to Passau, a town nestled on the confluence of three of Europe's main waterways. This historic trading center borders Austria and boasts a distinctive blend of cultures. After a brief walking tour of Passau, travel by coach to experience a typical Bavarian farm for some interesting insights into the life of local farmers and livestock farming, then try their homemade specialties. This afternoon, you can set off on a hike, catching sights such as the Mariahilf and

St. Severin, an ancient church dating back to the Ottonian dynasty. **Meals: B, L, D**

**EmeraldPLUS:** Bavarian brunch

**EmeraldACTIVE\*:** Hike to Veste Oberhaus

**DiscoverMORE\*:** Bavaria Live (additional expense)

\*The EmeraldACTIVE and DiscoverMORE overlap. Only one can be selected.

**DAY 11 Passau / Lindau / USA:** Early this morning, the ship relocates to Lindau for disembarkation. It's time to say farewell to the Captain and crew as you transfer to the Munich airport, taking memories of Europe's iconic skylines and charming small towns along the Danube River with you. Flights to depart Munich after 1:00 p.m. **Meal: B**

**CRUISE ACCOMMODATIONS Days 2 through 10 –**  
Aboard an Emerald Cruises Star-Ship

## Exceptional Inclusions

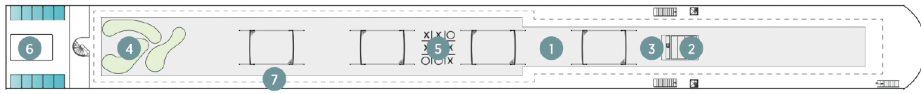
- 25 Meals: nine breakfasts, seven lunches, and nine dinners with international cuisine variety
- Airport transfers
- Visit five countries
- Nine-night cruise in a suite or stateroom of your choice on board the vessel
- All gratuities included
- First-class service by an English-speaking crew
- On board Activity Manager will support all EmeraldACTIVE excursions and host daily on board wellness activities, games, classes and evening entertainment
- Shore excursions with English-speaking local guides
- Personal listening device for on-board excursions
- Complimentary regional wines, beer and soft drinks accompany on-board lunches and dinners
- Complimentary bottled water in your stateroom
- Complimentary WiFi on board
- Complimentary bicycles on board for use ashore
- All port charges included



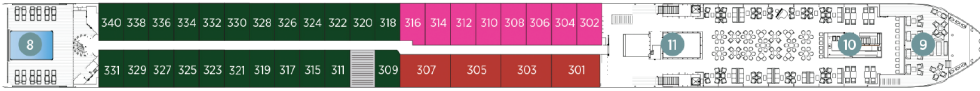
# Emerald Cruises Star-Ships

Built: 2014-20 Speed: 15.5 mph Staterooms: 19 Suites: 72 Length: 443 ft. Crew: 47

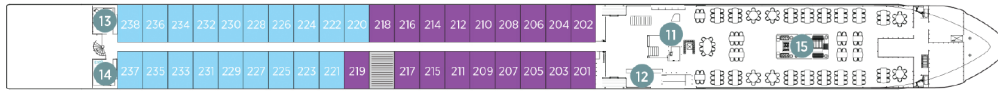
## SUN DECK



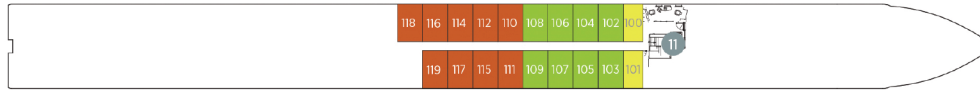
## HORIZON DECK



## VISTA DECK

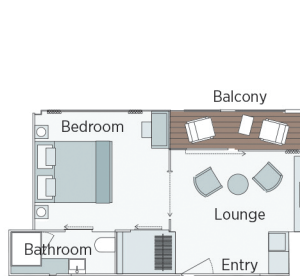


## RIVIERA DECK



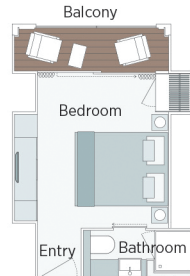
## Public Areas and Ship Amenities

- 1 Sun Deck with Deck Chairs
- 2 Navigation Bridge
- 3 Sky Barbeque
- 4 Golf Putting Green
- 5 Games Area
- 6 Retractable Glass Roof
- 7 Walking Track
- 8 Daytime Pool / Evening Cinema
- 9 The Terrace
- 10 Horizon Bar and Lounge
- 11 Elevator
- 12 Reception
- 13 Wellness Area
- 14 Fitness Area
- 15 Reflections Restaurant



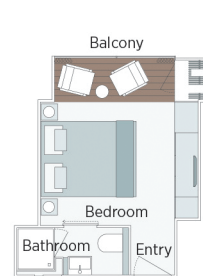
Owner's One-Bedroom Suite  
315ft<sup>2</sup>

CAT SA



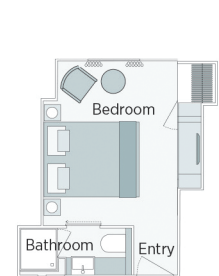
Grand Balcony Suite  
210ft<sup>2</sup>

CAT S



Panorama Balcony Suite  
180ft<sup>2</sup>

CAT A CAT B CAT C



Emerald Stateroom  
162ft<sup>2</sup>

CAT D CAT E

APRIL 27, 2024				
CAT	STATEROOM / SUITE	DECK	Twin Per Person Special Pricing until Dec 31, 2023	Single Room
E	Emerald Stateroom	Riviera	\$3,496	+\$3,496
D	Emerald Stateroom	Riviera	\$3,846	+\$3,846
C	Panorama Balcony Suite	Vista	\$4,507	+\$4,507
B	Panorama Balcony Suite	Vista	\$4,663	+\$4,663
A	Panorama Balcony Suite	Horizon	\$4,818	+\$4,818
S	Grand Balcony Suite	Horizon	\$5,557	N/A
SA	Owner's One-Bedroom Suite	Horizon	\$6,452	N/A

Not Included: The European Union is in process of instituting a travel visa requirement for US passport holders for 2024. A registration and small fee will be needed but has not been finalized. This fee is not included in your cabin price and will need to be paid separately.

## Travelers Protection Plan (TPP) for River Cruises

\$499 for cabins priced up to \$5,000 \$569 for cabins priced \$5,001 and higher

This nonrefundable fee will provide a refund to you during the instance that you have to cancel your trip. The cancellation has to be for a covered reason (see Plan for details on coverage) and we have to be notified at least one day prior to departure. If you must leave the tour early due to personal illness or the illness or death of an immediate family member, TPP will provide a refund for any unused services after the departure of the tour. Other benefits include medical expenses for illness and injury, emergency transportation, 24 hour hot line and lost or stolen baggage assistance. Return air transportation is included ONLY if your air tickets are purchased through Mayflower Cruises & Tours. Please review the Plan for details on coverage. Should you choose not to purchase our TPP, the following per person cancellation charges will be assessed for all tours and optional excursion costs:

- 91 days or more prior to departure: Deposit Amount
- 90 days to day of departure: 100% of total tour
- No refund on unused portions of the tour



**Exclusions:** Mayflower Cruises & Tours reserves the right to alter its Refund and Cancellation Policy when a substantial amount of cancellation or postponement of travel is attributable to: conditions resulting from an act of God, natural or man-made disaster, fire, government action, civil disorder, war, hostilities between nations, or unavailability of transportation through no fault of Mayflower Cruises & Tours. Plan and benefits offered and administered by Trip Mate, Inc.

Cabin prices include the 9-night cruise (with 3 nights in Budapest), staff gratuities, local airport transfers to/from STL airport, international airport transfers (on arrival and departure day) and port charges.

When you book and deposit by Nov. 15, 2023, you will qualify for our **FREE AIR PROMOTION!**

After Nov 15, please add \$925 for air.

PLEASE NOTE:

No bookings will be accepted after Dec 31, 2023.

## TOUR ACTIVITY LEVEL





# Highlights of the Columbia & Snake Rivers

## Featuring Timberline Lodge, Hells Canyon, and the Coeur d'Alene Casino Resort Hotel

September 8 - 15, 2024

### **DAY 1 Arrive in Oregon: Welcome to Portland.**

Meet your Tour Manager and fellow travelers for a welcome dinner in the hotel. **Meal: D**

**DAY 2 Mount Hood and Timberline Lodge:** Begin by traveling to Mount Hood, the highest mountain in the state. Lunch is at the incredible Timberline Lodge. Considered an architectural wonder, it was declared a National Historic Landmark in 1977. Back in Portland, enjoy a guided tour of the city which includes the Old Town Historic District and International Rose Test Gardens. **Meals: B, L**

**DAY 3 The Spectacular Columbia River Gorge:** Depart Portland for the spectacular Columbia River Gorge where sheer cliffs rise 2,000 feet. See Vista House and stop at beautiful Multnomah Falls, a 600-foot tall roaring cascade of water as well as mammoth Bonneville Lock and Dam. Later, arrive in Pendleton, known for its western heritage and traditions. **Meals: B, D**

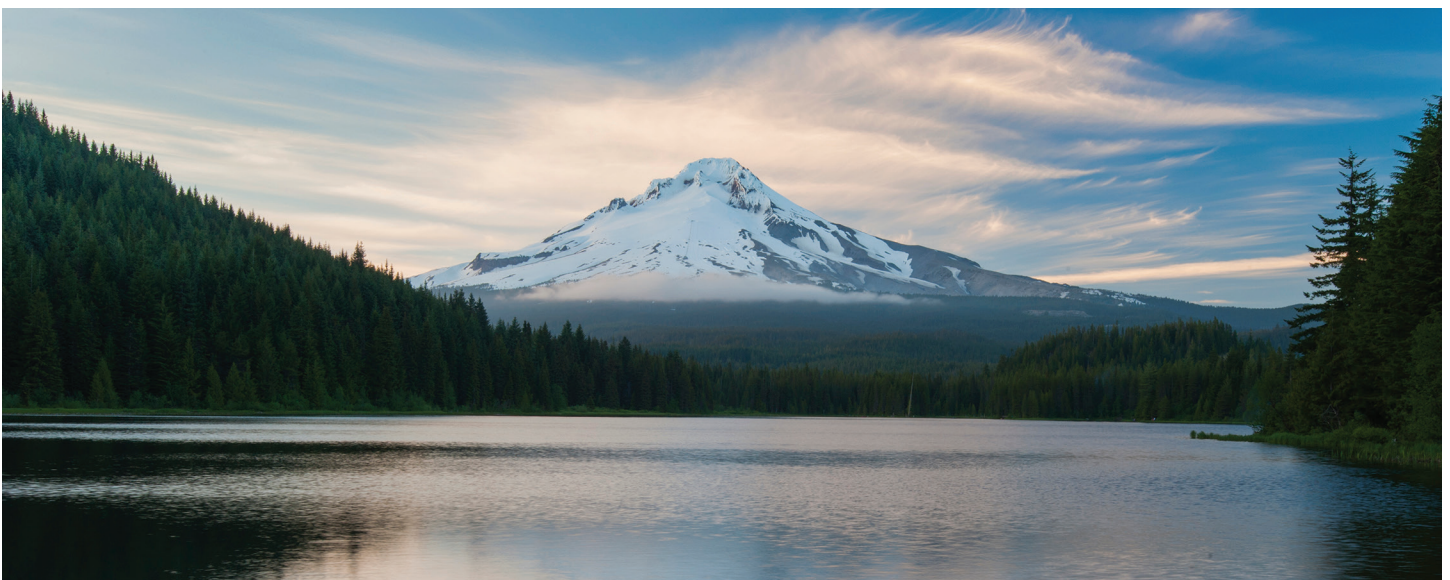
**DAY 4 Fort Walla Walla:** Crossing into Washington today, a stop is made at Fort Walla Walla. Dating from 1806 when Lewis and Clark traveled the area, Fort Walla Walla has seen the 1840s wagon trains, the 1856 military post and the 1860s gold rush days. **Meals: B, D**

### **DAY 5 Hells Canyon Day Jet Boat Excursion:**

Embark today on an epic Jet Boat journey on the incredible Snake River into Hells Canyon National Recreation Area, the deepest river gorge in North America. Learn about Native American history, the pioneers, and gold miners on this 120-mile excursion. Enjoy your deli-style box lunch served under the fruit trees at Cache Creek Ranch. Travel through three states and see the confluence of the Snake and Salmon Rivers. Then, check into the fabulous Coeur d'Alene Casino Resort Hotel with plenty of time to freshen up before enjoying an authentic cultural experience featuring live performance, song, storytelling and dinner.

**Meals: B, L, D**

**DAY 6 Eagle Aviary Tour and Lake Coeur d'Alene Dinner Cruise:** The day begins with a tour of the Eagle Aviary located across Coeur d'Alene Lake. Learn about and see up close the eagles and other raptors cared for by tribal wildlife staff under the direction of wildlife biologist Janie Veltpkamp. Enjoy an included lunch and spend time shopping in the local native store. Then, return to the property with time to freshen up before the evening dinner cruise on Lake Coeur d'Alene. **Meals: B, L, D**



**Mt. Hood is Oregon's highest peak at 11,249 feet and is a dormant volcano last erupting in 1865.**



**Crown Point, Vista House, and the Columbia River Gorge National Scenic Area in Oregon.**

**DAY 7 SkyRide Gondola and Spokane Falls:** Take the short drive to Spokane, Washington, boasting the second largest waterfall in the nation. At Riverfront Park you will board the SkyRide gondola for a thrilling ride across the Spokane River and mighty Spokane Falls. Long considered sacred by the Native American tribes, the falls carves its way through the city with spectacular natural beauty. Tonight, your Tour Manager hosts a special farewell dinner. **Meals: B, D**

**DAY 8 Travel Home:** Depart for home from this memorable vacation with a group transfer to the Spokane International Airport for flights out after 10 am. **Meal: B**



## Hotel Accommodations

**Days 1 and 2** – Monarch Hotel, Clackamas, OR

**Day 3** – Wildhorse Resort & Casino, Pendleton, OR

**Day 4** – Hells Canyon Grand Hotel, Lewiston, ID

**Days 5 and 6** – Coeur d'Alene Casino Resort Hotel, Worley, ID

**Day 7** – Hampton Inn, Spokane, WA



## Tour Highlights

- 16 Meals: seven breakfasts, three lunches and six dinners
- Round-trip airport transfers
- See majestic Mount Hood and have lunch at Timberline Lodge
- Panoramic tour of Portland including Old Town Historic District and International Rose Test Gardens
- See the highlights of the Columbia Gorge including Vista House, Multnomah Falls and Bonneville Dam
- Visit Fort Walla Walla Museum whose history spans back to the days of Lewis and Clark
- Take an exciting narrated Jet Boat excursion on the Snake River into rugged Hells Canyon with an included lunch
- Spend two nights at the Coeur d'Alene Casino Resort Hotel
- Authentic Native American Cultural Experience and Dinner
- Take the Eagle Aviary Tour and see eagles and other raptors with Tribal wildlife staff
- Free time for shopping in the local native store
- Narrated dinner cruise on Lake Coeur d'Alene
- Touring in Spokane including the SkyRide Gondola
- Gratuities included for tour manager, driver, step on guides, and jet boat driver

## Trip Cost

**Per Person Double**  
**\$3,459**

**Single Room add**  
**+\$699**



# New York City: Christmas Spectacular!

Featuring a Broadway Show and the Radio City Rockettes

December 4 - 7, 2024

## Day 1 Travel to New York City:

It's Christmas time in the city, as we are welcomed to New York City! The media capital of the world and largest metropolitan area in the country, NYC is a place of relentless energy burning with world-class attractions and experiences. Upon arrival at the airport, our tour guide and motorcoach will greet us and we will travel to our Times Square hotel to freshen up before dinner on our own.

## Day 2: Full Day City Tour & Broadway Show

Today we will enjoy a full-day tour of New York City by motorcoach and some walking as we drive by former and current homes of New York's wealthy and well known. See the mansions of the Upper East Side, famous penthouses and some of the former homes of the Astors and Vanderbilts. Drive by the United Nations building on the East River.

We will see neighborhoods such as Greenwich Village, SoHo, Chinatown, Little Italy, and more. This tour will provide ample time to explore, do some shopping, and have a nice lunch on our own before we continue in the afternoon with strolling by Carnegie Hall, Central Park, Lincoln Center, and the Time Warner Center. The day isn't over yet! Following dinner this evening, we will enjoy a wonderful Broadway play or musical in the Theatre District! Broadway: it is a word that immediately brings to mind great American plays and musicals and thoughts of people standing outside the stage door to get an autograph or even glimpse of the star of the show. The "Great White Way" as it has been called, has more than 30 theaters stretching from 40th to 65th Streets.

**Meals: D**



This world-famous skyline view of New York City with the Empire State Building lit in Christmas colors is a must-see for any holiday traveler.

### Day 3: Lower Manhattan & Rockettes

Rise and shine for an adventure to NBC's live national broadcast of the Today Show. Wave to your friends and families and bring your signs! Our touring begins with a ferry ride around New York Harbor that will tour by the Statue of Liberty, where we will view France's gift of International Friendship to the US. Located on Liberty Island in New York Harbor, the Statue of Liberty is one of the most universal symbols of political freedom and democracy. Here we will get a wonderful up close and personal view of the Lady as she stands in New York Harbor, since 1886. The cruise will continue and go by Ellis Island where over 100 million can trace their immigrant roots. Between 1892 and 1954, 12 million immigrants entered the United States through this door and began their journey in this brave new world.

After arriving back in Manhattan your guide will show you the downtown area including "Ground Zero" and a guided tour of the 9/11 memorial the site of the former World Trade Center. At this 16-acre site, we reflect on this tragic time in our history, which has affected us all and see the magnificence of the new One World Trade Center. We will take an elevator to New York's tallest observation deck and get 360 degree views of all of New York City from the One World Observatory atop the One World Trade Center. Then it's back to your hotel before an early dinner and a great evening at Radio City Music Hall and the Christmas Spectacular featuring the Rockettes.

#### Meals: D

### Day 4: Farewell NYC and Home

Depending on our flight schedule back home, we will continue our touring of New York City focusing on our favorite spots and perhaps even have time for shopping before making our way to the airport and our trip home. Depart with wonderful memories of New York City (the Big Apple).



## Exceptional Inclusions

- Three nights quality hotel accommodations in Times Square (such as the Millennium)
- Baggage handling of one large suitcase per person
- All attraction admissions and fees as outlined in the itinerary including one Broadway show and Radio City Christmas Spectacular featuring the Rockettes
- Applicable lodging and meal taxes and gratuities
- Four days professional tour guide service
- Two dinners including a Pre-Broadway dinner
- Gratuities for the professional tour guide and drivers
- Roundtrip airfare to/from one of the three New York airports
- Cancellation Protection Waiver and On Trip Travel Insurance is included



# Hospitality Tours

*Living up to our name since 1981*

### Trip Cost

**Per Person Double**  
**\$3,284**

**Per Person Single**  
**\$4,051**

**Per Person Triple**  
**\$3,148**



## Horizons Club Day Trips

In addition to the extended trips showcased, be watching for information about a spring 2024 day trip to see the St. Louis Cardinals. Other day trips will be planned by individual branches. The best way to stay informed about upcoming events is by reading the Horizons Club Connection newsletter.



**Rocky shoreline at Lake Coeur d'Alene, Idaho**

### Horizons Club Trips Terms & Conditions

Horizons Club trips (one-day trips and extended trips) are planned as an added service to our club members and as a benefit of club membership. First State Community Bank (FSCB) makes every reasonable effort to ensure that trips are logically planned and that they provide entertainment and/or educational value. We do not expect any major changes from the published itinerary. However, in the spirit of adventure, we allow our itinerary to remain flexible so that we may take advantage of spontaneous events.

Payment is due upon reservation. A cancellation deadline is listed on the itinerary for the amount of time necessary to confirm plans with suppliers. There are occasions when FSCB may accept late reservations and payments for trips, if space allows and if the supplier(s) accept(s) additional reservations. Late reservations and payments will be accepted from people on the waiting list first, and then from newer requests after the waiting list has been exhausted.

Cancellations made after the cancellation deadline are not entitled to a refund. However, when a person cancels a reservation after the deadline if the seat can be filled by a member from a wait list, then a refund will be paid to the original person minus a substitution service fee. (Additional fees may be charged for substitutions after the cancellation deadline based on fees due to suppliers for alterations made to the confirmed reservations.)

These Terms & Conditions are intended to cover all trips sponsored by FSCB's Horizons Club. Additional restrictions and limitations regarding reservations, payments and cancellations may be listed on individual trip itineraries. Trip cancellation and interruption insurance is available for extended trips. In these cases, the insurance restrictions will take precedence over these Terms & Conditions. FSCB and its suppliers reserve the right to cancel a tour if the minimum passenger requirement is not reached, with a full refund back to the traveler.

FSCB contracts with reputable suppliers to provide satisfactory experiences for our travelers. Planned itineraries are subject to change due to circumstances beyond our control. FSCB and/or its contracted suppliers will make reasonable efforts to provide alterations and substitutions of equal value as deemed

necessary when these occasions arise. No liability is assumed for injury, damage, loss, accident or irregularity beyond FSCB's direct control. FSCB accepts no responsibility for any loss or additional expense incurred due to delay or changes due to acts or omissions of any carrier, hotel, operator, restaurant or any other supplier or due to changes or delay caused by weather, strike, war (declared or undeclared), quarantine or any other reason beyond FSCB's direct control. Any payment made toward a trip shall be deemed to be consent and acceptance to the above conditions.

**FUEL SURCHARGE NOTE:** In the event that fuel prices dramatically increase from the time the trip itinerary was printed to the actual date of the trip, we may incur a fuel surcharge. We reserve the right to pass along a portion of the increase to our travelers, with advance notice.

**HEALTH POLICY:** On a Horizons trip/activity, it is required that persons needing assistance be accompanied by a companion who is capable of and totally responsible for providing that assistance. Neither Horizons Directors nor its suppliers may assist with prescribed medications or physically lift travelers onto transportation vehicles. Travelers needing special assistance for other personal needs must notify Horizons when the reservation is made. Please also let us know of any special dietary needs when making your reservation. We will do our best to accommodate your needs. FSCB reserves the right to request written documents from a medical professional for travel eligibility. FSCB also reserves the right to refuse travel to members and guests.

**PHOTOGRAPHY:** FSCB reserves the right without further notice to make use of any photographs or film taken on the trip by our director and/or tour operators without payment or permission. We guarantee that no photographs of a compromising nature will be used.

Effective Date: December 8, 2010

Revised Date: November 14, 2017

First State Community Bank

Main Bank: 201 E. Columbia St., Farmington, Missouri 63640