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Empower Your Grandkids with Greenlight!

If you're 55 or older, you've seen how technology changes everything—including how we teach kids about money. Only 35 states require a personal finance course for students, and teens score an average of 64% on the National Financial Literacy Test, showing a clear gap in financial education that is accessible and effective.

One application making waves is Greenlight, a banking and financial education tool designed for families. Whether you're a parent or a grandparent, Greenlight helps you guide the next generation toward smart money habits.

What Is Greenlight?

Greenlight is a debit card for kids, managed by adults, that works hand-in-hand with the FSCB Digital Banking platform. Just set up a Greenlight account on our digital banking platform, transfer money, and monitor spending—all from your phone. Kids get their own debit card, and you control how much they can spend and where. It's safe, secure, and easy to use.

Why Grandparents Love It

Teach Financial Skills Early: Help grandkids learn budgeting, saving, and even investing in a fun, interactive way.

Send Allowance or Gifts Instantly: No more mailing checks—transfer money with a tap for birthdays or rewards.

Set Spending Controls: Worried about overspending? Set limits and approve purchases for peace of mind.

Stay Connected: Even if you live far away, Greenlight keeps you involved in their financial journey.

Using Greenlight, parents and grandparents can send money instantly, automate allowance payments, manage chores, set flexible spending controls, get real-time notifications of all transactions, and more. Kids get hands-on money management experience, along with access to Greenlight Level Up™, an in-app financial literacy game with a best-in-class curriculum, educational challenges, and rewards.

Bottom Line: Greenlight is more than a debit card—it's a teaching tool that grows with them. Greenlight makes it easy for grandparents to play an active role in teaching financial responsibility. It's simple, secure, and a great way to stay connected while helping grandkids build lifelong money skills.

Ready to Start?

- Enroll in Greenlight via First State Community Bank Digital Banking.
- Set up your Greenlight account for up to five kids and explore how you can make financial learning fun for your grandkids!

In need of hands-on assistance? Visit your local FSCB branch today!

GreenLIGHT

First State Community Bank customers are eligible for the Greenlight SELECT plan at no cost when they connect their First State Community Bank account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, members will be responsible for associated monthly fees. See terms for details. Offer ends 07/2028. Offer subject to change and partner participation.



MEMBER FDIC | NMLS#412605

Chasing Horizons: A Festive Adventure Down the Rhine

By Jill Fletcher

jfletcher@fscb.com

After a marathon of flights from St. Louis to Zurich, our journey finally landed 43 Horizons Club travelers in Basel, Switzerland—exhausted but excited for the adventure ahead. With our bags stashed in the hotel, we wasted no time and headed out for our first Christmas market. We were swept into a sea of people lining the street, just in time for a parade of Santas cruising on Harleys! The holiday spirit was in full throttle, and we dove headfirst into the bustling

The next day, the real adventure began as we boarded the Emerald Sky in Huningue, France just before noon. We would spend the next seven days with only 180 passengers on board. A cozy lunch in the lounge kept spirits high while we waited for our rooms. Rainy weather kept us ship-bound for the day, but dinner was a treat—a chef's salad, tender veal with carrots and potatoes, and cream puffs to top it off. As the ship set sail, we watched the locks glide by, close enough to touch from our window. Tomorrow: Germany!

A hearty continental

breakfast fueled us for a morning in Freiburg, Germany, nestled on the edge of the Black Forest. Winding through cobblestone streets and gothic churches, the Christmas markets beckoned with booths bursting with handcrafted toys, ornaments, fresh flowers, and tasty treats. We then journeyed to Breisach, taking in sights such as the Stephansmünster church and the Franciscan Monastery. Cuckoo clocks and German souvenirs found their way into our shopping bags, and after a delicious dinner, we played Name That Tune.

Strasbourg, France, quickly became a favorite port. A guided tour of the old town—complete with the stunning Notre Dame Cathedral—set the tone for a magical day. Shopping at

lively Christmas markets, lunching at La Corde à Linge, and sipping Crème Brûlée coffee made for perfect holiday memories. After a day's wanderings, we dashed back for the ship's port talk and dinner, where I tried duck for the first time (and liked it!). Evening entertainment? A duo playing dozens of cow bells—surprisingly delightful!

We spent the morning exploring Heidelberg, Germany, including its majestic castle ruins. The rain pushed us into a café for coffee and apple strudel, and soon we were sailing on to Rüdesheim. Dinner was followed by a whimsical mini train ride through town for a group of us, ending at a pub where Rüdesheimer coffee and lively local music rounded out the day.

Anticipation was high for our cruise along the Rhine's famed stretch with 17 castles, but a thick fog kept some hidden from view. Docking in Koblenz, we grabbed our Christmas mugs from the markets and returned to the ship for lunch. Visiting the ancient Marksburg Castle, untouched since the 1200s, was a highlight. Evening crowds filled the markets, so we escaped to the ship for dinner and a concert

(Continued on pg. 10)



markets, shopping for trinkets and hunting down a tent serving delicious food and drinks. Each market featured its own festive mug, stamped with the town and year—a collector's dream! (I came home with eight designs from different cities!) We sipped hot coffee from our mugs, devoured cheesy quiches, and meandered through the stalls. We later arrived back at the hotel, ready to collapse into bed.



Building Connections and Community at FSCB

Horizons Director Spotlight on Tracy Limmer!



Tracy Limmer rides Clover while on vacation in Yellowstone National Park.

“I genuinely love interacting with and helping people. One of my favorite duties is organizing the Horizons Club seminars, as it’s rewarding to raise awareness on topics relevant to our banking customers. Assisting them in making informed decisions brings me great satisfaction.”

-Tracy Limmer

Meet Tracy Limmer.

Tracy Limmer has been an integral part of FSCB Rolla for just over a year as a Community Banker II, though the title only scratches the surface of Tracy's contributions. A longtime FSCB customer since the Rolla branch first opened, Tracy now plays a key role in fostering community engagement and driving impactful initiatives.

At the Rolla branch, Tracy leads the Impact Project, collaborating closely with the Richland branch to implement and develop meaningful programs. Tracy also manages the branch's Community Reinvestment Act (CRA) activity, ensuring FSCB not only meets but strives to exceed its community credit goals. These responsibilities reflect Tracy's passion for making a difference locally.

When asked about favorite aspects of the role, Tracy finds it hard to choose—helping people is at the heart of everything. One highlight is organizing Horizons Club activities, which provide customers with valuable insights to make informed financial decisions. Tracy also enjoys representing FSCB through active involvement in the Rolla Chamber of Commerce, the Rolla Lions Club, and serving on the PCIS Board, bridging knowledge gaps and strengthening community ties.

Outside of work, Tracy treasures time with family—husband Tim, son Jakob, and extended relatives in Cape Girardeau and St. Louis. Tracy's hobbies revolve around farm life, where she's fully embraced the joy of being a farmer. She is passionate about gardening, with several flower beds to tend. She loves hopping on the tractor to cut the hay fields and relishes the chance to go bass fishing

with her son, Jake.

The Limmers share the farm with four beloved pets: dogs Bear, Hampton, and Chewbacca, and Lucky the cat.

Creativity also plays a big role in Tracy's life, whether styling hair with a cosmetology license or partnering with Vernon Company clients on marketing strategies and promotional items. Travel holds a special place in Tracy's heart, especially a memorable trip to London, England, where historic landmarks like Westminster Abbey and the Tower Bridge, countryside train rides, and authentic pub fare created unforgettable experiences. Tracy highly recommends adding England to your bucket list!

Looking ahead, Tracy is excited to expand responsibilities within FSCB and explore new opportunities with the Horizons Club, continuing a journey rooted in community, connection, and service.



Tracy Limmer enjoys life on the farm with trout fishing as a hobby.





KANSAS CITY

A SHOWBOAT, SHOWDOWNS, & SHOWSTOPPERS

MARCH 24 - 26, 2026

**\$799 PER PERSON DOUBLE;
\$999 PER PERSON SINGLE**

**Three-day
Coach
Tour!**

DAY 1: The Kansas City trip begins with pickups in Cape Girardeau, Farmington, Festus, Warrenton, and Columbia. We will enjoy lunch independently in Columbia before continuing onward. Upon arrival in Kansas City, we will check into the elegant Westin Crown Center Hotel. There will be time to relax and settle in. Later, the group will head to the renowned New Theatre in Overland Park, Kansas. Guests will enjoy an evening of dinner and entertainment featuring the Elvis & Elton show.

Show Recap: When a mother in London brought home an early Elvis recording to her son, it sparked inspiration. This music motivated Reginald Dwight to become Elton John. Now, the two legends join in a celebration concert, performing and honoring the songs that have inspired millions.

After the performance, return to the Westin Crown Center Hotel for the night. (Meal: Dinner)

DAY 2: Begin the day with a complimentary, hearty breakfast at the hotel. The group will then depart for the Arabia Steamboat Museum, voted "Favorite Kansas City Hidden Gem."

The museum showcases artifacts recovered from a 19th-century steamboat, offering a glimpse into life along the Missouri River during the 1800s. Lunch will be enjoyed on your own at the Crown Center Food Court, which offers a variety of dining options. In the afternoon, visit the National WWI Museum and Memorial. There, travelers can explore exhibits detailing the history and impact of World War I. Afterward, the group will return to the hotel for leisure time. Later, enjoy an included dinner at Jack Stack BBQ, known for its extensive barbecue menu. Travelers will return to the Westin Crown Center Hotel after dinner. (Meals: Breakfast, Dinner)

Day 3: Enjoy an included breakfast at the hotel. After breakfast, take a tour of the Hallmark Visitors' Center to discover the history and creativity behind the famous greeting card company. Lunch will be on your own at the Crown Center Food Court. Afterward, the group begins the journey home. (Meal: Breakfast)

KC Trip Pick-up points: Cape Girardeau, Farmington, Festus, Warrenton, Columbia

ITINERARY AT A GLANCE:

Day 1 – New Theatre & Restaurant, Westin Crown Center Hotel

Day 2 – Arabia Steamboat Museum, National WWI Museum, Jack Stack BBQ Restaurant, Westin Crown Center Hotel

Day 3 – Hallmark Visitors Center Tour

Visit www.fscb.com/horizonsclubtravel or contact your local Horizons Club Director for details.





Celebrate
America's
Semi-Quincentennial
(250th Anniversary)
with this
patriotic trip!

AMERICA'S 250TH JUBILEE

APRIL 14 - 21, 2026



WASHINGTON, DC

Washington, DC, the capital of the United States, is a dynamic city known for its iconic monuments, historic museums, and its role as the center of American politics and government.



OUTER BANKS WILD HORSES

The wild horses of the Outer Banks, descendants of Spanish mustangs, roam freely along the coastal dunes, embodying the untamed spirit and beauty of North Carolina's barrier islands.



VIRGINIA BEACH

Virginia Beach is a vibrant coastal city in southeastern Virginia, known for its expansive sandy beaches, lively boardwalk, and rich maritime history.

Scan for more
details on
Horizons Club
Travel.



ITINERARY AT A GLANCE:
Days 1 - 3 Northern Virginia hotel near Washington, DC
Days 4 - 7 Oceanfront hotel in Virginia Beach





SEDONA & THE GRAND CANYON

SEPTEMBER 19 - 25, 2026

\$3,479 PER PERSON DOUBLE OCCUPANCY



GRAND CANYON

The Grand Canyon, a breathtaking natural wonder carved by the Colorado River, showcases layered rock formations, dramatic vistas, and a stunning display of geological history spanning millions of years.



VERDE CANYON RAILROAD

The Verde Canyon Railroad offers a scenic journey through Arizona's wilderness, showcasing breathtaking red rock canyons, lush landscapes, and rich history along its storied railway.



SEDONA

Sedona, Arizona, is a stunning desert town renowned for its striking red rock formations, vibrant arts scene, and reputation as a spiritual and outdoor adventure destination.

ITINERARY AT A GLANCE:

Days 1, 2 Hilton Garden Inn, Scottsdale, Arizona
Days 3 – 6 Element Sedona, Sedona, Arizona
On some dates alternate hotels may be used.

Visit www.fscb.com/horizonsclubtravel or contact your local Horizons Club Director for details.





Book by
5/8/26
& Save \$200
Per Person

HAWAIIAN ADVENTURE

NOVEMBER 8 - 17, 2026

\$6,354 PER PERSON DOUBLE OCCUPANCY



ISLAND OF O'AHU

O'ahu, the vibrant heart of Hawaii and home to Hawaii's capital Honolulu, is rich in history and natural beauty, with the Pearl Harbor National Memorial serving as a solemn tribute to the lives lost during the infamous 1941 attack.



ISLAND OF HAWAII

The Island of Hawaii, also known as the Big Island, boasts dramatic volcanic landscapes, lush rainforests, and diverse ecosystems that make it a paradise for adventurers.



ISLAND OF MAUI

Maui, often called the Valley Isle, enchants visitors with its breathtaking coastal drives, world-class beaches, and the majestic sunrise over Haleakalā.

Scan for more
details on
Horizons Club
Travel.



ITINERARY AT A GLANCE:

Days 1 – 3 Prince Waikiki, Honolulu, Hawaii
Days 4 – 6 Outrigger Kona Resort and Spa, Kona, Hawaii
Days 7 – 9 Sheraton Maui Resort and Spa, Lahaina, Hawaii
On some dates alternate hotels may be used.



UPCOMING BRANCH HAPPENINGS: TAKE TIME TO ADD TO YOUR CALENDAR!

BONNE TERRE/DESLOGE/FARMINGTON/PARK HILLS/TERRE DU LAC

Horizons Club Lunch and Bingo

Date/Time: Fri., March 20 at 11 am

Location: First State Community Center
2 Black Knight Drive, Farmington

Join us for a catered lunch followed by Bingo with cash prizes. *RSVP by March 13 to Summer Moyers (573)534-4037 or Kristen Benscoter 573-705-3390.*

BOONVILLE

Fraud Fighters

Date/Time: Thurs., March 19 at 1:30 pm

Location: FSCB Boonville

412 Main St., Boonville

Protect your money. Protect your identity. Join us for an empowering session packed with practical tools you can use to spot scams, shut down fraud attempts, and stay a step ahead. Enjoy refreshments and community connection while you learn how to stay safe in today's digital world. *RSVP by March 13 to Mary Jo Ramey 660-672-4884.*

CAPE GIRARDEAU/JACKSON

Valentine's Bingo

Date/Time: Thurs., February 12 at 2 pm

Location: Osage Center

1625 N. Kingshighway St, Cape

Join us for a sweet afternoon of Valentine's Bingo! Limited seats available - don't miss the sweet treats, your chance to win prizes, and share the love! *RSVP by February 6 to Shelby Hacker (573)290-3797 or Brandi Petrie (573)290-3890.*

COLUMBIA

Fraud Fighters

Date/Time: Thurs., March 19 at 1:30 pm

Location: FSCB Bethel Location

300 Diego, Dr., Columbia

Protect your money. Protect your identity. Join us for an empowering session packed with practical tools you can use to spot scams, shut down fraud attempts, and stay a step ahead. Enjoy refreshments and community connection while you learn how to stay safe in today's digital world. *RSVP by March 13 to Lori Baumgartner at (573) 818-3454.*

FREDERICKTOWN/IRONTON

Music Bingo Blast

Date/Time: Tues., March 24 at 1 pm

Location: Follis Place

700 Madison Plaza Dr., Fredericktown

Join us for Bingo, prizes, and refreshments with a music twist to your favorite 50s, 60, 70s and 80s hits! *RSVP by March 13 to Taylor Royer (573)944-5028 troyer@fscb.com.*

HAYTI

Horizons Club Bingo

Date/Time: Thurs., March 19 at 6 pm

Location: Hayti Community Center

Join us for Bingo, prizes, and snacks. *RSVP by March 12 to Tammy Green (573)724-4175.*

HERMANN

Fraud Prevention & Shred Day

Date/Time: Wed., March 25 at 9 - 10 am

Location: FSCB Hermann

208 E. First St., Hermann

Bring old documents to destroy and learn how to keep yourself safe from fraud. *RSVP by March 20 to Jan Kloeppel (573)409-3060 jkloeppel@fscb.com.*

JEFFERSON COUNTY

Annual Horizons Club Lunch and Bingo

Date/Time: Wed., March 11 at noon

Location: Hillsboro Community Civic Center

10349 Hwy 21 Business, Hillsboro

Join us for lunch at noon, Bingo, prizes, and lots of fun! Cost \$15. *RSVP by February 24 to your Jefferson County Horizons Director.*

KENNETT

St. Patrick's Day Bingo

Date/Time: Tues., March 17 at 5 pm

Location: FSCB Kennett

114 Independence Ave, Kennett

Join us for Bingo, giveaways, snacks, and drinks. *RSVP by March 10 to Tabitha Fisher (573)919-3131.*

LEBANON/CONWAY

Lucky Bingo Bash

Date/Time: Tues., March 17 at 1 pm

Location: Lebanon Wallace Center

325 Harwood Ave., Lebanon

Celebrate St. Patrick's Day at our Lucky Bingo Bash! Join your Horizons friends for an afternoon filled with laughter, great company, and plenty of chances to win prizes. Wear your green and bring your lucky charm—because you never know when the next Bingo will strike! *RSVP by March 10 to Becky Daniel at (417)344-1098 bdaniel@fscb.com.*

Spring Budget Brunch

Date/Time: Tues., April 14 at 10 am

Location: Lebanon Wallace Center

325 Harwood Ave., Lebanon

Lettuce Talk About Retirement! Spring is the perfect time to refresh your financial plans and plant the seeds for a secure future. Let's dig into smart strategies for retirement budgeting and explore investment options that can help your nest egg bloom. Dan Lusher with First State Financial Management will share practical tips on retirement planning, budgeting for your golden years, and investment strategies.

Enjoy a delicious brunch while learning how to make your money flourish—because it's thyme to spring forward toward financial confidence! *RSVP by April 7 to Becky Daniel at (417)344-1098 bdaniel@fscb.com.*

MACON

Fraud Fighters

Date/Time: Thurs., March 19 at 1:30 pm

Location: FSCB Macon

1612 Maffry Ave., Macon

Protect your money. Protect your identity. Join us for an empowering session packed with practical tools you can use to spot scams, shut down fraud attempts, and stay a step ahead. Enjoy refreshments and community connection while you learn how to stay safe in today's digital world. *RSVP by March 13 to Sharon Pate (660)206-7008.*

MALDEN

St. Patrick's Day Bingo

Date/Time: Tues., March 17 at 5:30 pm

Location: Malden Nutrition Center

Join us for Bingo, prizes, and snacks. *RSVP by March 13 to Samantha Landers (573)990-4058.*

MARSHALL

Fraud Fighters

Date/Time: Thurs., March 19 at 1:30 pm

Location: FSCB Marshall

1035 S. Cherokee Dr., Marshall

Protect your money. Protect your identity. Join us for an empowering session packed with practical tools you can use to spot scams, shut down fraud attempts, and stay a step ahead. Enjoy refreshments and community connection while you learn how to stay safe in today's digital world. *RSVP by March 13 to Mackenzie Wright (660)236-5003.*

MEXICO

Fraud Fighters

Date/Time: Thurs., March 19 at 1:30 pm

Location: FSCB Mexico

912 E. Liberty, Mexico

Protect your money. Protect your identity. Join us for an empowering session packed with practical tools you can use to spot scams, shut down fraud attempts, and stay a step ahead. Enjoy refreshments and community connection while you learn how to stay safe in today's digital world. *RSVP by March 13 to Erin Christian (573)567-4988.*

MOBERLY

Fraud Fighters

Date/Time: Thurs., March 19 at 1:30 pm

Location: FSCB Moberly

420 N. Morley St., Moberly

Protect your money. Protect your identity. Join us for an empowering session packed with practical tools you can use to spot scams, shut down fraud attempts, and stay a step ahead. Enjoy refreshments and community connection while you learn how to stay safe in today's digital world. *RSVP by March 13 to Jennifer Lorenzo (660)372-8706.*



UPCOMING BRANCH HAPPENINGS: TAKE TIME TO ADD TO YOUR CALENDAR!

PERRYVILLE

St. Patrick's Day Bingo

Date/Time: Wed., March 11 at 6 pm

Location: Robinson Event Center

2411 Walters Lane, Perryville

Feeling Lucky? Join us for a shamrockin' good time at our St. Patrick's Day Bingo Night! Bingo cards filled with rainbows, pots of gold & leprechaun hats! Prizes that'll make you feel like you found the end of the rainbow! Irish tunes, festive snacks, and plenty of green vibes. Dress in your best green outfit, bring your lucky charm, and get ready to shout BINGO!*RSVP by March 3 to Desi Serini at (573)846-1036 or dserini@fscb.com.*

PORTEGEVILLE

Horizons Club Paint Party

Date/Time: Wed., March 18 at 5 pm

Location: FSCB Portageville

801 Hwy. 61 North, Portageville

We'll have fun painting a door hanger and enjoy refreshments. Limited spots available.*RSVP by March 2 to Amber Hargraves (573)379-5751 ahargraves@fscb.com.*

POTOSI

St. Patrick's Day Bingo

Date/Time: Tues., March 17 at 5 pm

Location: FSCB Potosi, Lower Level

100 State Highway P, Potosi

Join us for Bingo, prizes, snacks, and drinks. Cost for members \$5 and non-members \$10. *RSVP by March 13 to Angie Schutz (573)436-4721.*

RICHLAND

Horizons Club Bingo

Date/Time: Tues., March 10 at 2 pm

Location: Richland Library

210 W. 8th Street, Richland

Join us for Bingo, prizes, snacks, and lots of fun! *RSVP by February 27 to Bridgette Witte (573)765-7879 bwitte@fscb.com.*

ROLLA

Valentine's Bingo

Date/Time: Wed., February 11 at 2 pm

Location: FSCB Rolla

210 W. 8th Street

It's time for Valentine's Bingo! Join us for laughter, prizes, and sweet treats. *RSVP by February 6 to Tracy Limmer (573)458-5712 or (573)364-1221 tlimmer@fscb.com.*

STE. GENEVIEVE

Pot o' Gold Bingo

Date/Time: Tues., March 17 at 5 pm

Location: Ste. Genevieve KC Hall

Join us for Bingo Night with lots of prizes up for grabs! Snacks, drinks, and green beer will be served! *RSVP by March 6 to Joy Sellinger (573)608-8013 jsellinger@fscb.com or Lindsay Ott (573)608-8051 lott@fscb.com.*

SIKESTON

Cupcakes and Bingo

Date/Time: Thurs., February 12 at 3 pm

Location: FSCB Sikeston

201 N. Main St., Sikeston

Come play Bingo, enjoy sweet treats, and win prizes! *RSVP by February 5 to Rhonda Bonds (573)621-3217 rbonds@fscb.com.*

SULLIVAN/GERALD/OWENSVILLE

Horizons Springtime Event

Date/Time: Thurs., March 19 at 9 am

Location: Scenic Regional Library

525 Cumberland Way Sullivan

Let's celebrate spring! Join us for a light breakfast and Spring Trivia & Bingo. *RSVP by March 17 to Paula Lang at (573)860-1312 plang@fscb.com.*

WARRENTON/WRIGHT CITY

St. Patrick's Day Luncheon

Date/Time: Tues., March 17 at 11:30 am

Location: Lodge at Dover Place

17329 Dover Place, Wright City

Come enjoy good food and fun entertainment! *RSVP by March 9 to Michaella Hane (636)384-1620 or Liz Kniffen ekniffen@fscb.com.*

WASHINGTON/DUTZOW/PACIFIC

St. Patrick's Day Lucky Bingo

Date/Time: Sat., March 14 at noon

Location: FSCB Washington

1801 Bedford Center Dr., Washington

Come join us for a lucky Bingo event for St. Patty's Day! Don't forget to wear green and bring your Bingo attitude!

Light refreshments and Bingo prizes will be provided. *RSVP by March 1 to Kayla Mertell (636)747-0043

kmertell@fscb.com or Danielle Nehring (636)392-5109 dnehring@fscb.com.

DAY TRIP

ST. FRANCOIS/MADISON/JEFFERSON/STE. GENEVIEVE/WASHINGTON COUNTIES

Game Show Battle Rooms & Chocolate-Chocolate Factory Outing

Date/Time: Tues., April 7

Departure: FSCB Farmington at 8 am FSCB Festus at 9 am.

Get ready for an unforgettable and fun outing! Face off with each other in a custom arena to play immersive game shows just like on TV. It's time to battle!! After a morning of fun and a delicious lunch we will spend the afternoon sampling and learning the craft of making the best chocolate in St Louis at the Chocolate-Chocolate Factory. Cost is \$150 for members; \$160 non-members. *RSVP by March 17 to your local Horizons Director.*

Join us Wednesday, February 18 at 1 pm for a TRAVEL SHOW showcasing these two fully-escorted trips with Horizons Club. Contact your local Horizons Club Director for travel show details.

PORTUGAL AND THE DOURO RIVER CRUISE

August 18 -28, 2027

- 2-night hotel stay and touring in Lisbon, Portugal
- 7-night Douro River cruise with daily excursions on the Emerald Radiance with only 112 passengers

Get free air + \$200 off cabin price with booking/deposit by March 31, 2026

Venture through the natural splendor of New Zealand's Southern Alps and the stillness of Australia's rugged Outback. From Alice Springs and Uluru (Ayers Rock) to snow-capped peaks and fjords, explore the diverse wonders of the lands down under.

April 7 - 26, 2027

DISCOVER AUSTRALIA'S OUTBACK TO NEW ZEALAND'S SOUTH ISLAND





First State Community Bank

201 E. Columbia Street | Farmington, MO 63640

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63701

A Festive Adventure Down the Rhine (cont. from pg. 2)

by a local violinist—a lovely end to the day.

Cologne wowed us with its awe-inspiring cathedral (600 years in the making!) and restored Romanesque churches. The Christmas markets were a festive feast for the senses. After lunch aboard the ship, we set off for Amsterdam.

Our last day began with a canal cruise, admiring the iconic Dutch houses—narrow, tall, and deep thanks to quirky 16th-century tax laws! The canals, lined with houseboats and crossed by over 1,200 bridges, were a sight to behold. An afternoon “Hidden Gems” tour revealed a secret Catholic church tucked into the attic of a 1663 home, a clever solution during a time of religious prohibition. We ended the day in a cozy pub, sipping hot chocolate and sampling local

bites before packing our souvenirs (and mugs!) and bidding farewell to our fellow travelers.

Our journey down the Rhine was an unforgettable blend of holiday magic, history, and adventure. From Santas on Harleys to castles shrouded in fog, every day brought new discoveries and memories!



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We are here for you!

8:00am - 10:00pm | Call (877) 955-3722 | Online @ fscb.com



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