



"You are never too old to set another goal or to dream a new dream." – C.S. Lewis

Hello, friends!

As we turn the page to 2026, we want to thank each of you for being part of the Pinnacle Bank Heritage Club. Your enthusiasm and participation make this community so special. We're excited for another year filled with friendship, fun, and unforgettable experiences!

We've already lined up some fantastic events for 2026, including a return visit from estate attorney, **Andrew Loudon**, who will present on estates, trusts, and long term care planning. Even if your estate plan is in place, we encourage you to attend - last spring's session was packed with valuable insights. He will be sharing different information from his last talk, so please plan to come!

We're thrilled to announce that planning is underway for our **Spring 2027 Heritage Club adventure—a river cruise through Belgium and Holland** during tulip season! Imagine strolling through vibrant gardens, exploring charming European towns, and enjoying the beauty of the riverside landscapes—all while sharing the experience with friends from the Heritage Club. A representative from **Collette will be here March 17, at 5:30 PM, at the Keene Memorial Library, to give us all the details.** This email also includes the itinerary and pricing. I hope you can join us on this amazing trip!

Thank you for being such loyal members of Pinnacle Bank's Heritage Club. It's been a joy getting to know so many of you, and I'm looking forward to sharing more fun, informative, and meaningful experiences in the months ahead.



Jodi Nemec

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Heritage Club Calendar

January 2026: Stay home and stay safe!

Tuesday, February 17, 9 AM:
Movie Morning at Fremont Theater

Tuesday, March 17, 9 AM:
BINGO at Nye Square- **RSVP, Members only.**

March 17, 5:30 PM:
Travel presentation in the Keene Memorial Library Community Room about the 2027 Heritage Club trip.

Tuesday, April 21, 9 AM:
Andrew Loudon, Estate & Trust attorney, will present at the Keene Memorial Library Community Room- **RSVP**

Tuesday, May 19, 9 AM:
Movie Morning at Fremont Theater

Tuesday, June 16, 9 AM:
BINGO at Nye Square- **RSVP, Members only.**

For members, Movie Mornings are \$1, and all other events are free. Movie Mornings for guests are \$5 per person. Our members have first priority for all events. If space is available one week prior to events, members may RSVP to bring a guest.

Pinnacle Bank Heritage Club presents...

Holland and Belgium Springtime River Cruise

March 30 – April 7, 2027



Book Now
& Save
\$50
Per Person

Upgrade to Elite Airfare! See inside for details.



**Pinnacle
Bank**
MEMBER FDIC

collette

For more information contact
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9 Days • 20 Meals: 7 Breakfasts, 6 Lunches, 7 Dinners

HIGHLIGHTS... 7-Night River Cruise, Amsterdam with Canal Cruise, Keukenhof Gardens, Arnhem, Middelburg, Dutch & Belgium Waterways Scenic Sailing, Bruges, Antwerp, Kinderdijk Windmills

ITINERARY AT A GLANCE

Day 1 Overnight Flight
Days 2 – 8 Van Loon Cruises MS The Nobleman, Amsterdam

On some dates alternate hotels may be used.

Day 1: Tuesday, March 30, 2027 Overnight Flight Savor springtime in Holland and Belgium with a cruise that highlights the blooming Dutch tulip fields. Relax as you make your way along seemingly endless fields of vibrant flowers and iconic windmills.

Day 2: Wednesday, March 31, 2027 Amsterdam, Netherlands - Board Ship Arrive today in Amsterdam,* the 800-year-old capital of the Netherlands. As arrival times will vary, there is no scheduled sightseeing today. For those arriving earlier in the day, you may relax in the ship's lounge and enjoy refreshments until your cabin is ready in the late afternoon. You may also consider visiting one of Amsterdam's famed museums, such as the Van Gogh Museum** or the Anne Frank House.** Tonight, join your fellow travelers for a welcome reception onboard your ship, savoring a cocktail and dinner as you toast to the journey ahead. (D)

Day 3: Thursday, April 1, 2027 Amsterdam - Keukenhof Gardens - Amsterdam See Amsterdam the way it's truly meant to be seen – by canal. On your private boat, cruise under sloping bridges and pass by quintessential Dutch houses before having the opportunity to explore this iconic city on your own. This afternoon, head to the world-famous Keukenhof Gardens, featuring acres of tranquil ponds, shaded

paths, and more than 7 million tulips and other flowers on exhibit. This evening, your ship leaves Amsterdam. (B, L, D)

Day 4: Friday, April 2, 2027 Arnhem Arrive in Arnhem, a city known for its rich cultural heritage and history. With a full day to explore, Arnhem is yours to discover. Join your Tour Manager for a city walk, delve into local history at a WWII museum, or pave your own way in the city. Perhaps you'll join an optional morning tour to the Airborne Museum to learn about the Battle of Arnhem. After lunch, you may consider opting for an afternoon visit to the Kröller-Müller Museum, which holds the second-largest Van Gogh collection in the world. Then this evening, pass by lovely Dutch scenery as your journey continues. (B, L, D)

Day 5: Saturday, April 3, 2027 Middelburg This morning, sail along scenic Dutch waterways before spending an afternoon in Middelburg, the capital of the Dutch province of Zeeland. Join your Tour Manager for a walk through the twisting lanes and take in the city's relaxed atmosphere or explore it on your own. See how the local trading legacy remains in the architecture, passing by timeless brick houses, a Gothic town hall, and medieval towers. Consider taking an optional excursion to the storm surge barrier and Flood Museum to learn about the Netherlands' largest flood defense system. (B, L, D)

Day 6: Sunday, April 4, 2027 Ghent, Belgium - Bruges Say hello to Belgium this morning during a scenic cruise. This afternoon, travel by motorcoach from the port of Ghent*** to the fairytale city of Bruges, and explore it on foot during a guided walking tour**** featuring cozy town squares and medieval dwellings. (B, L, D)

Day 7: Monday, April 5, 2027 Antwerp Join a local expert in Antwerp for a city tour that explores its rich history and Gothic and Baroque architecture. This afternoon, consider joining your Tour Manager on a walk***** from the port area to Antwerpen Centraal, one of the world's most beautiful train stations, or enjoy free time to do as you please. Whatever you choose, spend your evening enjoying an elegant farewell cocktail reception, followed by dinner. (B, L, D)

Day 8: Tuesday, April 6, 2027 Kinderdijk, Netherlands - Rotterdam Stop in Kinderdijk, a UNESCO World Heritage Site and village, to experience Holland's iconic 18th-century windmills. Walk along the winding paths and venture inside one of these working windmills, seeing how the country's heritage blends into modern day society. This afternoon, **it's your choice!** Travel by motorcoach***** to Delft to discover its charming canals, medieval architecture, and rich history on a walking tour followed by some free time to explore -OR- to The Hague for a guided stroll past landmarks like the historic Binnenhof and the Peace Palace, followed by some time to take in the area your own way. Back aboard the ship, toast to the end of your journey. (B, L, D)

Day 9: Wednesday, April 7, 2027 Amsterdam - Disembark Ship - Tour Ends Your tour comes to a close today, leaving you with memories of vibrant flowers and towering windmills. (B)



Book Now & Save \$50 Per Person:

Lower Outside Double Rate ~~\$5,349~~; **\$5,299***

Lower Outside Single Rate ~~\$7,349~~; **\$7,299***

Stateroom Double Rate ~~\$5,749~~; **\$5,699***

Stateroom Single Rate ~~\$8,249~~; **\$8,199***

Deluxe Stateroom Double Rate ~~\$6,549~~; **\$6,499***

Deluxe Stateroom Single Rate ~~\$9,749~~; **\$9,699***

Suite Double Rate ~~\$8,649~~; **\$8,599***

Suite Single Rate ~~\$13,749~~; **\$13,699***

For bookings made after May 31, 2026 call for rates.

Included in Price: Round Trip Air from Eppley Airfield, Hotel Transfers

Not included in price: Cancellation Waiver and Insurance of \$699 per person

Limited space on each cabin category, all cabins and singles are on a first come first serve basis.

* All Rates are Per Person and are subject to change, based on air inclusive package from OMA

Upgrade your in-flight experience with Elite Airfare

Additional rate of: Premium Economy \$2,490; Business Class \$4,490

* Elite Air pricing (Premium Economy, Business Class or First class) is valid until 8 months prior to departure, after which rates are subject to change and will be quoted based upon availability.

† Refer to the reservation form to choose your upgrade option

IMPORTANT CONDITIONS: Your price is guaranteed once deposit is received and booking confirmed by Collette. Your price is not subject to increase after the deposit is received and booking confirmed, except for charges resulting from increases in government-imposed taxes or fees. (See registration form for consent.)

Important Tour Information:

Book Now rates valid until May 31, 2026, valid on air inclusive packages only.

The overall activity level of this tour is a level 2. This means you like a balanced approach to travel. Walking two to three miles over the course of a day is no problem for you. You can handle a variety of terrains, from cobblestone streets to moderate hills with relative ease and without assistance. You can climb two flights of stairs with ease. Expect some full days balanced with free time to recharge or set out on your own adventure. You can handle altitudes up to 6,000 feet. While this level is appropriate for travelers that require mobility assistance devices, there could be times when you may have to sit out on some of the included activities.

Travel with a maximum of four groups of 44 travelers onboard this river cruise itinerary.

In Amsterdam, be prepared for climbing in/out of a canal boat, which requires agility.

***River cruise ships will dock in Ghent at a specific new pier at the head of the Grootdok. The pier is 3 miles/5 kilometers away from the city center.

****Bruges walking tour includes standing for longer periods of time, walking on cobblestone streets and uneven grounds, covering a walking distance approximately 2 miles/3 kilometers.

*****The walk from the port of Antwerp to the train station is approximately 1 mile/1.6 kilometers with an average of 30 minutes walking time in one direction.

During the walking tours in Amsterdam and Bruges, expect to navigate cobblestone streets and uneven grounds. You should also be prepared to stand for longer periods of time, up to three hours.

There may be 1 to 2 days on this tour when walking tours can cover 3 to 4 miles over uneven terrain.

For more information visit <https://gateway.gocollette.com/link/1322253>

*As there is no portage service at Amsterdam airport, you are required to handle your luggage from the terminal to the luggage truck on your arrival day. The walking distance between the luggage truck and the coach is approximately one quarter of a mile. Departing Amsterdam airport, you'll be responsible for handling your own luggage from the coach to the departures terminal.

While this tour is appropriate for travelers that require some mobility assistance devices, river cruises cannot accommodate travelers on wheelchairs or with restricted mobility due to gangway access, mooring requirements, and lack of elevator accessibility to every deck of the ship.

If you require any special assistance while on tour, please make us aware at time of reservation so the necessary request form can be sent to your attention.

This itinerary is subject to change due to unforeseen changes in water levels, delays at the locks, and other circumstances that may arise along the waterways. These changes may include items being missed during the tour; however, every effort will be made to substitute another attraction if possible.

Ports of call are subject to change based on pier availability and weather conditions.

While the ship is the primary mode of transportation on this tour, some daily excursions may use coaches, depending on the docking position.

*****If you choose to participate in either Choice on Tour to Delft or The Hague, please note that both will depart from the Rotterdam port by coach with approximately forty minutes of travel time in one direction.

**The Van Gogh Museum and the Anne Frank House are the two most popular sites in Amsterdam. Tickets are in high demand and are difficult to obtain on the day or close to the day of visit. If you are interested, we recommend that you purchase tickets online in advance through the museums' official websites.

On day 2, embarkation begins at 9:00 a.m., service begins at noon, and cabins are available after 3:00 p.m.; on day 9, disembarkation is normally by 9:00 a.m.

Cabins are available on main (Ariane), middle (Alexia) and upper (Amalia) decks. Please note that river cruises are smaller ships and only have a finite number of each cabin category available. Specific categories are available on a first come first served basis. Every effort will be made to accommodate your cabin choice at the time of booking; however, if that cabin category is no longer available, the closest available category will be offered. Please inquire at time of booking for any upgrade fees which will apply to different cabin categories. Upgrades are available from Lower to the Stateroom, Deluxe Stateroom and Suite. All cabin upgrades are available on the Amalia and Alexia decks. The Ariane deck is connected to the Alexia deck by 12 steps, and there is no elevator access to this deck.

Suites are very limited and available on a first-come, first-served basis.

Triple and child accommodations are not available.

To complete your tour, we include round-trip airport-to-hotel transfers when purchasing our airfare with your tour. If you have arranged for your own air, we are pleased to provide you the option of purchasing these transfers. Please note that all transfers will leave at pre-scheduled times.

For air-inclusive reservations, the name provided at time of booking must match your government-issued ID that will be used during travel. Name changes are subject to penalties.

Due to tour scheduling, return flights should not be booked prior to 10:00 a.m.

The cruise line reserves the right to charge a supplemental fuel charge. Should this charge be incurred, you will be notified in advance.

Prepaid tipping is not available on our tours therefore payment of customary end-of-trip gratuities for your Tour Manager, driver, local guides, hotel housekeepers, and cruise ship waitstaff should be handled individually when applicable during the course of your tour.



Gratuities for cabin stewards, bus boys, cruise manager, and waitstaff on board the ship are not included and are at your discretion.

Book Now rates valid until May 31, 2026, valid on air inclusive packages only.

Economy air rate and schedule are applicable for groups of 10 or more traveling on the same flights and dates.

Travel Requirements:

Passports are required for this tour at your expense. Certain countries require that your passport be valid at least 6 months beyond the dates of your travel. You are strongly urged to contact the appropriate consulate for details. Visit www.travel.state.gov for the U.S. State Department for the latest details about passports and visa requirements.

IMPORTANT: We recommend that travelers take a photocopy of their passport and applicable visas. It should be packed separately from your actual passport and visa. We also recommend leaving a copy at home with your emergency contact.

Collette will provide all necessary information, updates and supporting documents for your travel requirements, including visa and Electronic Travel Authorizations (ETAs) (if required), approximately 60-90 days prior to your departure.

ETIAS visa waiver requirements are anticipated to begin during the last quarter of 2026, for a fee, when visiting a Schengen Area Country. To identify Schengen Area Countries and to complete the ETIAS application, please visit https://travel-europe.europa.eu/etias_en

A deposit of \$898 per person is due upon reservation. Reservations are made on a first come, first served basis. Reservations made after the seat reduction date of May 24, 2026 are based upon availability. Final payment due by November 30, 2026. Deposits are refundable up until May 31, 2026.

CST#2006766-20 UBN#601220855 Nevada Sellers of Travel Registration No. 2003-0279

**For important reservation information visit
<https://gateway.gocollette.com/link/1322253>.
You can also find this information on your tour documents.**



BOOKING NUMBER: 1322253
DEPARTURE DATE: March 30, 2027

TOUR: Holland and Belgium Springtime River Cruise
GROUP NAME: Pinnacle Bank Heritage Club

Available Options

Personalize your tour by adding an optional activity below. Our recommended options have been carefully chosen to help enhance your individual experience. Complete the provided Prepaid Options Form to reserve your options.

Availability is limited and reservations are on a first come, first serve basis. Payment must be received no later than 15 days prior to departure. Prices are subject to change.

Children under the age of 18 **MUST** be accompanied by an adult.

Arnhem

Airborne Museum Hartenstein

\$89 USD

Drive through the city of Arnhem, best known for the WWII operation "Market Garden." The British First Airborne Division was given the task of securing the main bridge in Arnhem in order to help Allied troops advance into northern Germany. Drive past the landmarks from this famous battle, continuing on to the Airborne Museum in Oosterbeek. The museum contains numerous displays and exhibits, which recount in detail the events of the battle including an impressive collection of weapons, uniforms, and documents from the battle and the period. This option is only available until 20 days prior to departure. After this time, depending on availability, the option may be purchased once you are on tour from your Tour Manager. *Duration: Approximately 4.5 hours.* Please note a minimum of 25 passengers is required. Transportation is included.

The Kröller – Müller Museum Visit

\$119 USD

Art lovers will find a wide range of works to peruse at the Kröller Müller Museum. Boasting the world's second largest Van Gogh collection, you'll see famous works like "Café Terrace at Night," among many others. In addition to Van Gogh artwork, the museum also features works by contemporaries of his time like Claude Monet, Georges-Pierre Seurat, and Pablo Picasso, as well as a modern sculpture garden with a seasonal art rotation on its sprawling 60-acre grounds. This option is only available until 20 days prior to departure. After this time, depending on availability, the option may be purchased once you are on tour from your Tour Manager. *Duration: Approximately 4.5 hours.* Please note a minimum of 25 passengers is required. Transportation is included.

Amsterdam

Flood Museum and the Storm Surge Barrier

\$89 USD

Make your way from Middelburg across the storm surge barrier where a guide will stop to share the history about the floods of 1953. Here, you'll take time to immerse yourself in a pre-museum lesson about the Deltawerken and how each part makes up Netherland's largest flood defense system. Arrive at the Watersnoodmuseum (Flood Museum) for a guided tour where you'll see in-depth before and after photos of the events. End your visit with some free time to walk the museum while reflecting on your new knowledge of the past. This option is only available until 20 days prior to departure. After this time, depending on availability, the option may be purchased once you are on the tour from your Tour Manager. *Duration: Approximately 4.5 hours.* Please note a minimum of 25 passengers is required. Transportation is included.

PASSENGERS NAME: (Please submit a separate form for each passenger)

Salutation: _____ First: _____ Middle: _____ Last: _____ Suffix: _____ Nickname: _____
(Mr., Mrs., Rev.) (Please print EXACTLY as it appears on Passport) (Jr., Sr.)

✓	Option	Price Per Person (USD)
	Airborne Museum Hartenstein <i>This option is only available until 20 days prior to departure. After this time, depending on availability, the option may be purchased once you are on tour from your Tour Manager.</i>	89.00
	The Kröller – Müller Museum Visit <i>This option is only available until 20 days prior to departure. After this time, depending on availability, the option may be purchased once you are on tour from your Tour Manager.</i>	119.00
	Flood Museum and the Storm Surge Barrier <i>This option is only available until 20 days prior to departure. After this time, depending on availability, the option may be purchased once you are on the tour from your Tour Manager.</i>	89.00