

THE PANAMA CANAL

**CREDIT UNION
EDUCATIONAL
CRUISE
CONFERENCE**

With "The Ones In Red"

FEBRUARY 15 – 25, 2017



*To Be Your Best You Must Learn From
The Best And Mingle With The Best*

LEARN from experienced advisors as they present up-to-the-minute information concerning issues facing your credit union.

MINGLE and exchange ideas with conference attendees from across the country during numerous networking opportunities.

CRUISE to Aruba, Bahamas, Curaçao, Costa Rica & more. *Plus* . . . experience the beauty of Gatun Lake and the wondrous Panama Canal. You'll return to your credit union relaxed, refreshed & inspired!

*Book Early For Best Cabin Selection
And Greatest Savings!*



Educating The Credit Union Community *exclusively* Since 1979

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Holland America's
ms Zuiderdam

◆ ABOUT THIS EDUCATIONAL CRUISE CONFERENCE ◆



Explore Up-To-The-Minute
Topics With Two Experienced &
Entertaining Credit Union Pros



PETER FUGARO *President, Prymak, LLC*
GARY HESS *President, RTE Financial Services*

- ◆ Bank Secrecy Act Annual Training
- ◆ S.W.O.T. – Strength, Weakness, Opportunity and Threat
- ◆ Hot Topics – Some legal updates that impact credit unions
- ◆ How To Handle The Seven Risk Categories – Those seven identified by the NCUA
- ◆ Board Policies – Why have them? What are they? What goes into them?
- ◆ The Effects Of New Mortgage Banking On The Role Of Credit Union Directors And Executives
- ◆ Growing Market Share Through Marketing Innovation
- ◆ Understanding Technology Selection For CU Executives And Board Members
- ◆ Marketing & Technology Workshop For Directors
- ◆ Ensuring Your Credit Union Has A Quality Vendor Management Program

... And Much More!

**CU Conferences® Panama Canal Credit Union
Educational Cruise Conference Includes:**

- ◆ 10-Night Cruise Aboard Holland America's ms Zuiderdam
- ◆ All Educational Sessions, Workshops And Materials
- ◆ Complete Shipboard Facilities
- ◆ Onboard Meals
- ◆ World-Class Entertainment
- ◆ Private Cocktail/Networking Reception With Your Peers From Across The Country And ... "The Ones In Red"

Follow Us On:



#cuconferences



Presented By The **Original** Credit Union
Educational Cruise Conference Providers



GATUN LOCKS
PANAMA CANAL
1913





**CU Conferences® Presents High-Quality Credit Union Educational Cruise Conferences
Aboard Innovative Cruise Ships Committed To Excellence In Design And Service**

◆ PORTS OF CALL ◆

Fort Lauderdale, Florida – The unique & intricate canal system inspired this scenic city’s nickname – “The Venice of America”. Unwind on the beach or in a chic bistro, stroll the historic Riverwalk, shop the upscale boutiques on Las Olas Boulevard or venture to the picture-perfect Everglades.

Half Moon Cay, Bahamas
While Holland America Line is committed to keeping 98% of its pristine private island wild, Half Moon Cay offers everything you need for a day of play. Soak up the sun along a two-mile crescent of white-sand beach, visit Stingray Cove, shop for keepsakes in the West Indies Village or take a ride into the surf on horseback.

Oranjestad, Aruba – Aruba is the “A” of the Netherland Antilles’ famous “ABC” islands. It is here you’ll find a landscape dotted with curiously-bent Divi-Divi trees plus wondrous coral reefs and colorful floating markets.

Willemstad (Curaçao) Antilles
This bustling duty-free port combines European ambiance – Amsterdam-like canals and Dutch colonial buildings with tropical coral reefs teaming with parrotfish and queen angelfish. Curaçao is the “C” of the “ABC” islands. (Bonaire is the “B”)

Panama Canal, Gatun Lake & Colon, Panama – Linking the Atlantic and Pacific oceans took over three centuries, two nations and overcoming many obstacles. Your journey through the Panama Canal (known as the “eighth wonder of the world”) is sure to be unforgettable. Using no pumps or power other than gravity, Gatun Lake is key to supplying the water necessary to open the lock system. It takes 25 million gallons of water to float *ms Zuiderdam* through the locks! Lying on the Caribbean coast of Panama, Colon has stunning beaches, lush vegetation, Spanish ruins and colorful stories of pirates & goldrush 49ers. You will love “treasure hunting” in local markets!

Puerto Limon, Costa Rica – Stretching along the Caribbean coast of Costa Rica, the Limon province is one of the most beautiful locations in the world – a magical mixture of iridescent Blue Morpho butterflies, sloths, mangoes, papayas – even wise old Shamans!

◆ SHIP ACCOMMODATIONS ◆



Experience the Panama Canal as only *Holland America Line* can deliver. When you travel aboard this elegant, mid-sized ship you’ll discover picturesque destinations not accessible by larger ships. On board the *ms Zuiderdam*, you can also expect signature *Holland America* touches, such as a gracious & unobtrusive staff, fresh flowers, gourmet cuisine, museum-quality art, spacious accommodations and the very best in exciting entertainment.

Register Early For Best Cabin Selection!

- ◆ 2017 ITINERARY ◆
- ◆ **Wednesday, February 15, 2017**
Fort Lauderdale, Florida
 - ◆ **Thursday, February 16, 2017**
Half Moon Cay, Bahamas
 - ◆ **Friday, February 17, 2017**
At Sea
 - ◆ **Saturday, February 18, 2017**
Oranjestad, Aruba
 - ◆ **Sunday, February 19, 2017**
Willemstad (Curaçao) Antilles
 - ◆ **Monday, February 20, 2017**
At Sea
 - ◆ **Tuesday, February 21, 2017**
Cruising Panama Canal & Gatun Lake; Colon, Panama
 - ◆ **Wednesday, February 22, 2017**
Puerto Limon, Costa Rica
 - ◆ **Thursday, February 23, 2017**
 - ◆ **Friday, February 24, 2017**
At Sea
 - ◆ **Saturday, February 25, 2017**
Fort Lauderdale, Florida

CABIN CATEGORY	PARTICIPANT* (1st Person)	SPOUSE/GUEST* (2nd Person)
J – Inside	\$2995	\$1295
D – Oceanview	3695	1395
VD – Verandah	3995	1495
VB – Verandah	4195	1495

*Rates based on double occupancy. For single, third & fourth person rates call Jill Donati at 800-880-0055. Rates do not include taxes & fees of \$547.30 per person (All taxes & fees are subject to change).

◆ BOOKING INSTRUCTIONS ◆

Register Early For Greatest Savings!

BOOK BY AUGUST 4, 2016 – Save \$100 Per Person

AUGUST 5 – OCTOBER 14, 2016 – Save \$50 Per Person

You may request a reservation form from Altair Travel or register online at www.cuconferences.com. A deposit of \$1200 per person must accompany the reservation form in order to hold the category requested. **In order to feel safe and secure when you travel, travel insurance is now mandatory for CUC Cruises and is included in the required deposit.** Details on complete insurance coverage will be mailed with your documents. Prices do not include airfare, taxes or insurance and are based on double occupancy. **Triple and quad cabins are based on availability. Inquire for rates and book early.** *Gratuity Policy:* A per guest/per day dining & stateroom services gratuity will be automatically charged to your onboard stateroom account.

Altair Travel & Cruises
Travel Consultants/Domestic & International
2025 South Brentwood Blvd., St. Louis, MO 63144
Toll-free: **800-880-0055** Fax: 888-213-1465



Ask for Jill Donati or email her at jilldonati@altairtravel.com

PLEASE NOTE:

- ◆ Credit Cards **ARE NOT** accepted for payment.
- ◆ Registration **CANNOT** be confirmed until a **\$1200 PER PERSON** deposit is received.
- ◆ U.S. and Canadian citizens **MUST** carry a valid passport with a validity date of 6 months beyond travel date.

**PASSPORT
REQUIRED**

**For Pre- Or Post-Cruise Hotel Accommodations,
Call Jill Donati At Altair Travel & Cruises: 800-880-0055**

TERMS & CONDITIONS – Please read the Terms & Conditions and complete ALL applicable spaces on Registration Form.

CANCELLATION POLICY:*

- ◆ Cancellations made on or before August 1, 2016 will receive a complete refund less a \$200 per person administrative fee.
- ◆ Cancellations made August 2 – 31, 2016 will be assessed \$200 per person plus administrative fee and non-refundable insurance.
- ◆ Cancellations made September 1 – 30, 2016 will be assessed \$600 per person plus administrative fee and non-refundable insurance.
- ◆ Cancellations made October 1 – 14, 2016 will be assessed 50% of cruise per person including airfare, hotel and package charges plus administrative fee and non-refundable insurance.
- ◆ Cancellations made October 15 – November 15, 2016 will be assessed 75% of the total cost per person including airfare, hotel & package charges plus administrative fee and non-refundable insurance.
- ◆ Cancellations received after November 15, 2016 will be assessed a 100% cancellation fee per person including airfare, hotel, and package charges. This also applies to “no shows.”

***All Cancellations Must Be Received By Email To: Jilldonati@altairtravel.com**

Please Note: Most airline tickets have non-refundable fares from the date of purchase

CHANGE CHARGES: Any changes made after November 15, 2016 will be subject to fees imposed by Holland America, airlines and hotels involved in your package.

Note about Name Changes: It is at the discretion of the cruise line if name changes will be allowed. Changes will be charged a change fee determined by the cruise line plus additional fees for ticketing and mailing. Name changes may result in recalculation of fare at current rates. Name changes are not allowed on airline tickets once issued.

CONFERENCE RATE: The conference rate includes a 10-night cruise and conference fees. These rates are not combinable with any other Holland America promotional offer, certificate, voucher or past passenger specials as they are negotiated contracted rates.

TRAVEL INSURANCE: Travel insurance is now mandatory for Credit Union Conferences’ cruises and must be paid with deposit. Traveler offers the most comprehensive package which includes coverage for Trip Cancellation and Interruption for Select

(Travel Insurance Continued)

Covered Reasons; Missed Connection; Travel Delay; Baggage Delay; Emergency Medical Transportation plus Medical Expenses, plus other coverage as offered by the insurance company. Details on the complete insurance package will be mailed to you with your documents. Insurance premiums are non-refundable/non transferable and are included in the required deposit. The insurance premium is dependent on total trip cost (cruise, air, taxes, etc.). Therefore the premium may increase if optional land packages, cabin upgrades or other items affecting total package price are added.

AIR: Airfare is not included as part of the package, however Altair Travel can make flight arrangements for you and add it to your package. Altair Travel will charge a service fee for all airline tickets they issue. Airfares are based on capacity controls and fares can be discontinued at any time, therefore airfares cannot be guaranteed until ticketed. Payment is required at time of ticketing. Most airfares are non-refundable with penalties involved for changes. Name changes are not allowed once tickets are issued. Due to flight schedules and/or availability, it may be necessary for passengers to stay overnight either before or after the cruise. Hotel accommodations and transfers will be at the passenger’s expense.

AIRPORT/SHIP TRANSFERS:**

– Transfers from Fort Lauderdale Airport to Port Everglades are \$19 per person each way.

Please Note: If you are flying in the day of sailing please arrive into Ft. Lauderdale no later than 12:30 p.m. on February 15. On February 25 you can book a flight for 11:30 a.m. or later.

– Transfers to and from Miami Airport are \$30 per person each way.

Please Note: If you are flying into Miami please make sure your flight arrives on February 15 by 11:30 a.m. For return flight out of Miami on February 25, please book 1 p.m. or later.

****AIRPORT TO PORT TRANSFERS VALID ON DAYS OF SAILING ONLY**

DEPOSIT: A \$1200.00 PER PERSON Deposit Is Required

A completed reservation form with the required deposit must be sent in order to register. Faxed reservation forms are not accepted. The non-refundable insurance premium is included in the deposit.

DOCUMENTS: All documentation including invoices and documents will be sent to your credit union. Requests to have documents mailed directly to your home must be emailed with current home address to Jilldonati@altairtravel.com.

FINAL PAYMENT:

Final Payment Is Due November 15, 2016

Port charges, government taxes, and fees are \$547.30 per person and will be added to your final invoice. All taxes & fees are subject to increase.

PROOF OF CITIZENSHIP:

U.S. and Canadian Citizens MUST Carry A Valid Passport With A Validity Date Of 6 Months Beyond Your Travel Date.

Please ensure that the full name given on the conference reservation form is your legal name (no nicknames or abbreviations) as your cruise and air ticket must match passport.

**PASSPORT
REQUIRED**

DISCLAIMER OF LIABILITY:

Credit Union Conferences and Altair Travel hereafter referred to as the Sponsor and the Agent, act as a mere agent for suppliers in selling travel related services, that are not directly supplied by the Sponsor or the Agent. Therefore, they shall not be responsible for breach of contract or any actions or omissions on part of such suppliers, which result in any loss, damage, delay or injury to you or your travel companions or group members. Sponsor and Agent do not guarantee any such suppliers rates, bookings, reservations, connections, scheduling, or handling of personal effects. Sponsor and Agent shall not be responsible for any injuries, damages, or losses caused to any traveler in connection with terrorist activities, social or labor unrest, mechanical or construction failures or difficulties, diseases, local laws, climatic conditions, criminal acts or abnormal conditions or developments, or any other actions, omissions, or any other conditions outside the Sponsor or Agent’s control including cancellations or delays caused by invalid passports, visas or other required travel documents.

The responsibility of Holland America Cruise Line is governed by the passenger contract on your cruise ticket.



Payment of cost constitutes an automatic consent to the above and all clauses.

Special Notes:

- ◆ Any special requests will be forwarded on to the cruise line; however these are requests only and cannot be guaranteed.
- ◆ Credit cards are NOT accepted for payment.
- ◆ Registration can NOT be confirmed until deposit is received.



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Presented By CU Conferences® – The Original Credit Union Educational Cruise Conference Providers



Holland America's
ms Zuiderdam

Full Legal Name (as listed on Passport): _____

Citizenship: U.S. Other (please specify): _____ Date of Birth: ____/____/____

Title: _____ Nickname for Badge: _____

Home Address (required): _____

City: _____ State: _____ Zip Code: _____

Home Phone: (____) _____ E-mail Address: _____

Sharing Cabin With (as listed on Passport): _____

_____ Nickname for Badge: _____

Citizenship: U.S. Other (please specify): _____ Date of Birth: ____/____/____

Credit Union Name: _____ Asset Size: _____

Credit Union Contact: _____

Credit Union Address (No P.O. Box): _____

City: _____ State: _____ Zip Code: _____

Preferred Daytime Phone: (____) _____ Fax Phone: (____) _____

E-mail Address: _____ Credit Union Home

Airfare Options: * Airport Transfers Are Available On Cruise Days Only

- Book My Airfare From: _____ (city) _____ Airport Transfers:* Yes No
- I Will Book My Own Airfare _____ Airport Transfers:* Yes No

Cruise Ship Cabin Category: (Cabins MUST be booked with Altair Travel & Cruises)

1st Choice: _____ 2nd Choice: _____

Please Note: A \$1200 per person deposit MUST be included with this form to hold the category requested. Faxed requests to hold cabins are no longer accepted.

Dining Selections: (non-smoking only)

- Check One Seating Option: _____ Table Size: 4 6 8 10
- 1st Seating (5:45 p.m.) _____ Seat Us With: _____
- 2nd Seating (8 p.m.) _____
- Open Seating (dine anytime between 5:30 p.m. – 9 p.m.) _____

Special Requests & Special Needs: (MUST be made at time of booking)

Mail Registration And Deposits To:

Altair Travel & Cruises
Travel Consultants/Domestic & International
2025 South Brentwood Blvd., St. Louis, MO 63144

- Please Note:**
- ◆ Credit Cards Are NOT Accepted For Payment
 - ◆ Registration Can NOT Be Confirmed Until Deposit Is Received



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