

Celebrate New Years Caribbean Style!

“THE ONES IN RED” PRESENT . . .

Credit Union Educational

Caribbean

Cruise Conference

December 27, 2009 – January 3, 2010



Examine Up-to-the Minute
Topics Vital to Your
Credit Union's Success

Cruise to St. Maarten,
St. Thomas, Grand Turk
& More

Aboard Emerald Princess

Ring in 2010 With
CU Conferences –

*The Original Credit Union Educational
Cruise Conference Providers*

30th Anniversary



exclusively

Educating the Credit Union Community ^V Since 1979

CRUISE INTO THE NEW YEAR



7-Day Credit Union Educational Caribbean Cruise

Aboard *Emerald Princess*

December 27, 2009 – January 3, 2010

Up-to-date, Informative Educational Sessions Will Improve the Performance of Your Credit Union

- Director Responsibilities
- Protection for Directors
- Emerging Technology Trends
- Data Breach Cases and Issues
- Due Diligence Responsibilities
- The Seven Habits of Highly Effective Credit Unions
- It's 2013: Do you know where your members are?
- The Coming Change in Money
- Yes or No to Business Lending



Top-notch Credit Union Experts Will Educate, Inspire & Motivate

Roger Nettie's vast experience includes sales specialist for large accounts, directing the

development of insurance products and loss control activities and addressing emerging credit union loss exposures. He was part of CUNA Mutual's Risk Management Department where he developed technology-related risk management audits, brochures, and training.

Currently Product Support Manager of Credit Union Protection for CUNA Mutual Group, Roger provides expert technical support to field sales specialists on bond, property and casualty insurance programs and is a frequent presenter on exposures and internal controls for credit union electronic commerce activities.

Roger is a University of Wisconsin -Whitewater graduate with a Bachelors of Business Administration degree, majoring in accounting. He is a Certified Public Accountant in the State of Wisconsin, a Certified Credit Union Executive, a Fellow in the Life Management Institute, a Chartered Property Casualty Underwriter, and an Associate in Risk Management.



Tim Lerew combines extensive credit union business and technology knowledge with more than eleven years of professional speaking experience.

Tim has served on the management team of West One Federal Credit Union and as Marketing Director of CTCL Financial, a securities and investment CUSO. He is a past Director of the Bay Area Credit Union Cooperative Marketing Association (*BACCCUMA*) and past President of the Tri-Valley Corporate Volunteer.

In recent years he has returned full-time to serving the educational needs of the credit union movement as President of Tim Lerew & Associates.

He has developed customized curriculums for Credit Union Leadership Forums, marketing universities and lending universities. Tim has a Master of Science in International Business as well as a Series 7 Securities License.

Sail to the Bahamas, Netherland Antilles, U.S. Virgin Islands, Turks and Caicos Islands and More!

Sunday, December 27, 2009

Ft. Lauderdale, Florida

A year-round destination, Fort Lauderdale is alive with the Arts ("Where the Boys Are" and "Flight of the Navigator" were shot here), nightclubs, superb restaurants and also graced with beautiful beaches and endless sunshine.

Monday, December 28, 2009

Princess Cays, Bahamas

Coral reefs, tropical fish and 40 miles of white-sand beaches dotted with mangrove trees await you at Princess Cruises' private beach resort.

Tuesday, December 29, 2009 ~ At Sea

Wednesday, December 30, 2009

St. Maarten, Netherlands Antilles

An island ruled peacefully by two governments, the southern, Dutch, St. Maarten has a cosmopolitan atmosphere with a Caribbean twist. Enjoy breathtaking beaches and world-class duty-free shopping.

Thursday, December 31, 2009

St. Thomas, U.S. Virgin Islands

Experience the bustle of Main Street, views of cool, emerald hills from Mountain Top, plus miles of beaches and duty-free delights.

Friday, January 1, 2010

Grand Turk, Turks and Caicos

Grab your camera for shots of Bermudian-style architecture, turquoise water, sandy beaches and a bounty of colorful plantlife. Getting hungry? Head to Jimmy Buffet's Margaritaville!

Saturday, January 2, 2010 ~ At Sea

Sunday, January 3, 2010

Ft. Lauderdale, Florida

Happy New Year!
For Pre or Post cruise hotel accommodations, call Jill Donati at Altair Travel and Cruises at 800-880-0055. Or you may email her at jilldonati@altairtravel.com

Tropical Ports of Call Will Refresh and Renew Your Spirit

Princess Cays • St. Maarten • St. Thomas • Grand Turk • and more!



Emerald Princess

Fun,
Fitness,
Fine Dining
& Fabulous
Entertainment

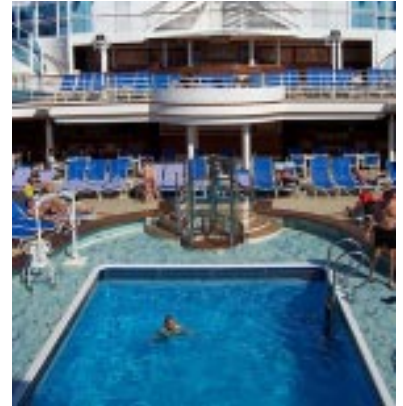
Debuting in 2007, *Emerald Princess* is a modern, luxurious ship of "Choices." However, friendly service and attention to detail is not a choice . . . it's a given!

- Gatsby's Casino
- Explorers Lounge (nightclub-style performances)
- Club Fusion & Skywalkers Nightclub
- Princess Theater
- Movies Under the Stars® (outdoor theater)
- Terrace Pool
- Calypso Reef and Pool (includes 2 hot tubs)
- Neptune's Reef and Pool (includes 2 hot tubs)
- Lotus Spa® Pool, Spa & Gym
- The Sanctuary (adults only)
- Swim-against-the-current lap pool
- Center Court
- Digital golf simulators & 9-hole putting course
- World-class art collection, gallery & auctions
- 24-hour Internet Cafe
- Boutiques (duty-free)
- Michelangelo Restaurant
- Botticelli Dining Room
- Sabatini's (Italian trattoria)
- Da Vinci Dining Room
- Crown Grill (steak & seafood)
- Vines (wine & seafood)
- International Cafe
- Cafe Caribe
- Trident Grill (burgers & hot dogs)
- Horizon Court (24-hour dining)
- Afternoon Tea
- 24-hour room service
- Speakeasy Cigar lounge
- Crooners Lounge & Bar
- Wheelhouse Bar
- Adagio Bar



Early Booking Fares Expire April 20, 2009

- After April 20, 2009 add \$50.00 per person
- After June 21, 2009 add \$100 per person



CU Conferences®

Credit Union
Educational Caribbean
Cruise Conference
Includes:

7-Day Cruise
Aboard

Emerald Princess

All Educational
Sessions, Workshops
& Materials

Complete
Ship Facilities

All Meals Onboard

World-Class
Entertainment

Private
Cocktail Reception

Cabin Category	Participant (1st Person)	Spouse/Guest (2nd Person)
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KK ~ Inside	\$2195	\$ 995
EE ~ Oceanview	3295	1095
BD ~ Oceanview/Balcony . . .	3695	1295
BB ~ Oceanview/Balcony . . .	3795	1295
AB ~ Mini Suite	4195	1695

For 3rd and 4th person in cabin call Altair Travel & Cruises at 800-880-0055 for pricing and availability. Please ask for Jill Donati.

\$271.36* taxes & fees per person will be added. *subject to change.

Gratuities Policy: Exceptional service is part of the Princess Cruises experience. At CU Conferences it is our goal to make sure you receive the finest service possible. So we've made it easy for you to reward excellent service onboard. Pre-paid gratuities of \$77.00 per person will be added to your invoice.

Booking Instructions:

You may request a reservation form from Altair Travel & Cruises or register online at www.cuconferences.com. A deposit of \$900 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 & quad cabins are based on availability. Inquire for rates and book early.



Altair Travel & Cruises

Travel Consultants/Domestic & International
2025 South Brentwood Blvd., St. Louis, Missouri 63144

Toll-free: 800-880-0055 Please ask for Jill Donati
Fax: 888-213-1465

Please Note:

Registration can
NOT be confirmed
until your deposit
is received.

Please Note: CREDIT CARDS ARE NOT ACCEPTED FOR PAYMENT.

TERMS & CONDITIONS:

Cancellation Policy:

- Cancellations made on or before April 20, 2009 will receive a complete refund less \$200.00 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between April 21, 2009 and June 15, 2009 will be assessed \$350.00 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between June 16, 2009 and September 1, 2009 will be assessed \$500.00 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between September 2, 2009 and October 15, 2009 will be assessed 50% of cruise per person including airfare, hotel and package charges plus Administrative Fee and non-refundable insurance.
- Cancellations made between October 16, 2009 and November 23, 2009 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 24, 2009 will be assessed a 100% cancellation fee per person including "no shows."

ALL CANCELLATIONS MUST BE RECEIVED IN WRITING, AS WELL AS BY PHONE, BY ALTAIR TRAVEL: 800-880-0055

Change Charges: To cover administrative costs, a per-person charge will be made if you request a change in your travel arrangements after the final payment on September 1, 2009. Altair Travel will charge a \$50 per person fee. You will also be subject to fees imposed by Princess Cruises, airlines and hotels involved in your package. Change fees apply to name corrections and spellings. Change charges are not assessed for stateroom upgrades or for the addition of services, unless air reservations are altered and/or travel documents must be reissued.

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 7-night cruise and conference fees. These rates are not combinable with any other Princess Cruises promotional offer, certificate, voucher or past passenger specials as they are negotiated contracted rates.

Please Read the Terms & Conditions and Complete All Applicable Spaces on Registration Form.

Travel Insurance: Travel insurance is now mandatory for Credit Union Conference Cruises and must be paid with deposit. Travelax offers the most comprehensive package which includes coverage for Trip Cancellation and Interruption for Select 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. Altair Travel will charge a service fee for all airline tickets issued by them. 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 overnight either before or after the cruise. Hotel accommodations and transfers will be at the passenger's expense.

If you plan to make your own air arrangements, please contact Altair Travel to verify the cruise line's requirements for arrival and departure.

Airport/Ship Transfers: Transfer service between the airport and the ship is available at \$14.00 per person each way. This is only available on arrival and departure dates. If you are making your own air arrangements, or arriving/departing different from the cruise dates, please call Altair to see if transfers are available for advance purchase.

Deposit: *A \$900.00 PER PERSON Deposit Is Required.* A completed reservation form along 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. The Early Booking Fares expire April 20, 2009. Rates may increase after this date.

Documents: All documentation including invoices information packets, etc will be sent to your credit union. Requests to have documents mailed directly to a home address require a letter of permission from the Credit Union CEO.

Final Payment: *Final Payment Is Due September 1, 2009.* Port charges, government taxes, and fees are \$271.36 per person and will be added to your final invoice. All taxes & fees are subject to increase. Pre-Paid Gratuities of \$77.00 per person will be added to your invoice.

Proof of Citizenship: 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. Non U.S. or Canadian citizens will be responsible to check with their Consulates to determine the documentation requirements for the countries to be visited.

U.S. Citizens MUST carry a valid passport with a validity date of at least six months beyond your travel date.

Special Notes: Any special requests will be forwarded on to the cruise line; however these are requests only and cannot be guaranteed.

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 Princess Cruises is governed by the passenger contract on your cruise ticket.

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

Please Note: Credit Cards NOT Accepted for payment.

Cruise Into The New Year With "THE ONES IN RED"

Credit Union Educational 7-Day Caribbean Cruise Conference

December 27, 2009 – January 3, 2010



Aboard Emerald Princess

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 Number _____ E-mail Address _____

Sharing Cabin With _____ 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 Number _____ Fax Phone Number _____

E-mail Address _____ Credit Union Home

<input type="checkbox"/> Book My Airfare From: (city) _____ Airport Transfers: <input type="checkbox"/> Yes <input type="checkbox"/> No (Available on Cruise Days only) <input type="checkbox"/> I Will Book My Own Airfare. Airport Transfers: <input type="checkbox"/> Yes <input type="checkbox"/> No (Available on Cruise Days only)	Dining Selections: (non-smoking only) Check One: <input type="checkbox"/> 1st Sitting (6:00 p.m.) <input type="checkbox"/> 2nd Sitting (8:15 p.m.) Table Size: <input type="checkbox"/> 4 <input type="checkbox"/> 6 <input type="checkbox"/> 8 <input type="checkbox"/> 10 Seat Us With: _____ <input type="checkbox"/> Personal Choice Dining
Cabin Category: Cabins MUST be booked with Altair Travel & Cruises. 1st Choice: _____ 2nd Choice: _____	Special Requests & Special Needs (MUST be made at time of booking): _____ _____
<p>Please Note: A \$900 per person deposit MUST be included with this form to hold the category requested. Faxed requests to hold cabins are no longer accepted.</p>	

Mail Registration* And Deposit To:



Altair Travel & Cruises

Travel Consultants/Domestic & International
 2025 South Brentwood Boulevard, Saint Louis, Missouri 63144

Toll-free: **800-880-0055** Please ask for **Jill Donati**

Fax: **888-213-1465**

Please Note: CREDIT CARDS NOT ACCEPTED FOR PAYMENT

**Registration cannot be confirmed until your deposit is received*

**PASSPORT
REQUIRED**