

Cruise the Hawaiian Islands

With The Original Cruise Conference Provider

7-Day Credit Union Educational Hawaiian Cruise Conference

September 19 – 26, 2009

*Register Early for
Best Cabin Selection!*

Cruise Maui, Oahu, Kauai & the Big Island of Hawaii



Explore Hot Credit Union Topics

Aboard Norwegian Cruise Line's

Pride of America

30th Anniversary



1979

2009

exclusively
Educating the Credit Union Community ^v Since 1979

30th Anniversary



WE'RE "THE ONES IN RED"

At CU Conferences® we've been dedicated to educating the credit union community exclusively since 1979. And we're proud to note that many who attend our conferences are loyal, repeat participants.

What sets us apart? Spectacular locations, a relaxed atmosphere, sit-down meals and meeting environments that are perfect for plenty of networking and for allowing you the personal attention you deserve.

Should you need anything at all while you're at our conferences – if you have questions or problems or even if you just want to shoot the breeze – look for a member of our CU Conferences® staff. **You can't miss us.**

We're "The Ones in Red." We appreciate your participation, and we are here to do whatever it takes to make your conference experience a cut above the rest.

Upcoming Educational Cruise Conferences:

Alaskan Cruise Conference
June 13 – 20, 2009

Visit Juneau, Skagway, Ketchikan, and more!

Private

Legendary Danube River Cruise Conference
August 6 – 16, 2009

Visit Prague, Nuremberg, Austria and more!

For more information visit:

www.cuconferences.com
www.theonesinred.com

Aloha! CU Directors ■ CEOs ■ CFOs
Presidents ■ Vice Presidents ■ Treasurers ■ Chairpersons
Supervisory Committee Members ■ and Senior Management

Collect Pertinent Credit Union Knowledge
From Our Seasoned Experts

Cruise the Hawaiian Islands
With the Original Credit Union Cruise Conference Provider



Robert Mydans

Assistant United States Attorney, Senior Litigation Counsel, Durango Branch Chief, Denver, CO

Robert Mydans' vast legal experience includes prosecuting cases against organized crime, complex white collar crimes, political corruption, telemarketing and drug crimes as well as international criminal investigations.

For more than twenty-five years Bob has shared his ideas through lectures to the Federal Bureau of Investigations, the Bureau

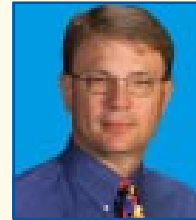
of Alcohol, Tobacco & Firearms, the Food & Drug Administration, the Postage Service and numerous other state and local agencies.

Bob brings his years of experience as the former Chairman of the Board of Directors for U.S. Alliance Credit Union plus his vast legal expertise to CU Conferences® **Educational Credit Union Hawaiian Islands Cruise Conference**. His informative sessions address the vital information needed to keep your credit union current, informed and secure.

- Officer and Director Liability/Sarbanes Oxley
- Identity Theft
- Bank Secrecy Act/ Money Laundering
- Mergers
- Plus Additional Topics

For topic descriptions please visit www.cuconferences.com

Robert Mydans has served as Assistant District Attorney in Boston, Massachusetts, Assistant Attorney General of Massachusetts, the Department of Justice in Kansas City, U.S. Attorney's Office of Colorado, U.S. Attorney's Office/Oklahoma City (Chief Criminal Division/Chief of Narcotics Section). He has acted as the Resident Legal Advisor of the U.S. Embassies of Bucharest, Romania and Sarajevo, Bosnia where he drafted Drug Bills and Drug laws. Bob is also the former Chairman of the Board of Directors for U.S. Alliance Credit Union.



Jerry Tenbrink

CPA/Owner
J. Tenbrink & Associates

Jerry Tenbrink is a well-recognized speaker and educator in the credit union industry. His educational topics have been presented at the local chapter level as well as the national level across the country. Education presentations for volunteers and management include basic duties and responsibilities, asset liability

management, planning and budgeting, internal controls and fraud as well as specific accounting and auditing issues affecting CUs today.

Working with credit unions on a day-to-day basis Tenbrink speaks on topics of particular relevance and usefulness to your credit union.

- Ten Tough Questions for Volunteers
- State of the Industry
- The Challenges of Regulatory Compliance – A Board Perspective
- How to Build an Effective Supervisory Committee
- Accounting and Regulatory Update
- What Everyone Should Know About the Allowance for Loan Losses
- Management Override – Fraud in The Making

Jerry Tenbrink is a graduate of St. Mary of the Plains College with a Bachelor of Arts Degree in Accounting. He is a Certified Public Accountant and is a member of the American Institute of Certified Public Accounts. He has over 25 years of audit and consulting experience in financial institutions with the last 22 years solely dedicated to the credit union industry.

J. Tenbrink & Associates, a Certified Public Accounting Firm, specializes in providing various auditing and management consulting services to over 100 credit unions ranging from less than \$1 million to over \$1 billion in assets.

Cruise the Hawaiian Islands

Early Booking Fares Expire January 30, 2009

- February 1 – March 6, 2009 add \$50 per person.
- After March 6, 2009 add \$100 per person.

Cabin Category		Participant Rate*	Spouse/Guest Rate*
K	Inside Cabin	\$2295	\$995
EE	Oceanview Cabin	2995	1195
BE	Balcony Cabin	3295	1295
BA	Balcony Cabin	3395	1295

Limited Suite Availability – call for more information

For single, third and fourth person, or to reserve a suite call Altair Travel & Cruises at 800-880-0055 for pricing and availability. Please ask for Jill Donati.

Gratuity Policy: A \$70.00 per person prepaid gratuity for dining and stateroom services will be automatically charged on your Altair invoice.

*\$369.89 per person port charges, taxes, fees and fuel charge will be added.

Book Now for Best Cabin Selection!

BOOKING INSTRUCTIONS: You may request a reservation form from Altair Travel 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. **Single, triple & quad cabins and a limited number of suites are based on availability. Inquire for rates and book early.**



Altair Travel & Cruises

Travel Consultants/Domestic & International

2025 South Brentwood Boulevard
Saint Louis, Missouri 63144

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

Fax: **888-213-1465**

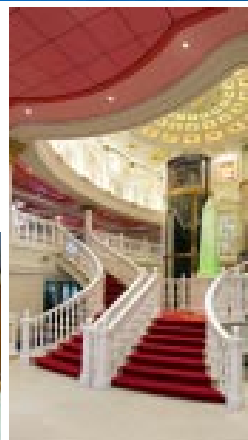
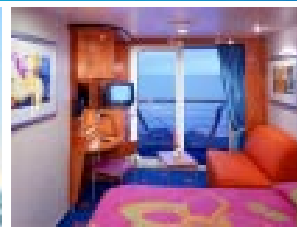
Please Note:

- Registration can NOT be confirmed until your deposit is received.
- Credit Cards are NOT accepted for payment
- U.S. Citizens are required to carry a photo ID (valid Drivers License or valid State ID Card). Non-U.S. Citizens must carry a valid Passport.

Cruise Aboard Norwegian Cruise Line's

Pride of America

Pride of America is a vibrant Americana-themed ship brimming with activities. Enjoy juicy steaks at the Lazy J Steakhouse (one of 11 restaurants!), Vegas-style and Broadway shows, glimmering swimming pools, first-class art, and dancing the night away aboard the first U.S.-flagged cruise ship in fifty years.



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

Saturday, September 19, 2009

Honolulu

Combine the allure of the tropics with big-city sophistication, add the spirit of Aloha, and you've got Honolulu. The Pacific crossroads feature dazzling beaches, historic Pearl Harbor and breathtaking sunrises over Diamond Head.

Sunday, September 20, 2009

Hilo

Famous for pristine rivers, rich coastal land and recognized as having the best preserved architecture in the entire state of Hawaii, Hilo is truly the crown jewel of the Big Island.

Monday, September 21 & Tuesday, September 22, 2009

Kahului (Maui)

A bustling deep-water port with cool breezes and gentle swells. A bustling city for shopping or visiting Kanaha Pond Sanctuary or the Alexander and Ballwin Sugar Museum.

Wednesday, September 23, 2009

Kona

On the west side of Hawaii's Big Island is the golden Kona coast. The undulating shore is ringed with an interconnected maze of shallow tidal pools teeming with marine life. You'll find Macadamia nut orchards and Kona's famous coffee plantations.

Thursday, September 24 & Friday, September 25, 2009

Kauai

On the sacred "Garden Island" the sweet smell of mokihana berries permeate the air and lush, green landscape intoxicates the senses. It is said that this is where native Hawaiians come for scenery.

Saturday, September 26, 2009

Honolulu

CU Conferences® 2009 Educational Credit Union Hawaiian Cruise Conference Includes:

- 7-Day Hawaiian Island Cruise – Aboard *Pride of America*
- All Educational Sessions, Workshops & Materials
- Complete Ship Facilities
- All Meals Onboard
- World-Class Entertainment
- Private "Aloha" Cocktail Reception

TERMS & CONDITIONS

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

Cancellation Policy:

- Cancellations made on or before March 6, 2009 will receive a complete refund less \$200 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between March 7, 2009 and April 8, 2009 will be assessed \$350 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between April 9, 2009 and May 11, 2009 will be assessed \$500 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between May 12, 2009 and June 30, 2009 will be assessed 50% of cruise per person including airfare, hotel & package charges plus Administrative Fee and non-refundable insurance.
- Cancellations made between July 1, 2009 and August 13, 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 August 14, 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.

Altair Travel & Cruises

2025 S. Brentwood Blvd. St. Louis, Missouri 63144
800-880-0055 – please ask for Jill Donati

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 July 1, 2009. Altair Travel will charge a \$50 per person fee. You will also be subject to fees imposed by Norwegian Cruise Lines, 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 Norwegian Cruise Line promotional offer, certificate, voucher or past passenger specials as they are negotiated contracted rates.

Travel Insurance: Travel insurance is now mandatory for Credit Union Conference Cruises and must be paid with deposit. Traveler 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 25.00 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 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 January 30, 2009. Rates 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 July 1, 2009 Port and fuel charges, government taxes and fees are \$369.89 per person and will be added to your invoice. All taxes & fees are subject to increase. Pre-Paid Gratuities of 70.00 per person will be added to your invoice.

Proof of Citizenship: U.S. citizens need a valid Driver's License or a valid State Identification Card. Non U.S. and Canadian citizens MUST carry a valid passport.

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 proof of citizenship. 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.

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 Norwegian 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 Note: Any special requests will be forwarded on to the cruiseline; however these are requests only and cannot be guaranteed.



Cruise the Hawaiian Islands

CU Conferences® 7-Day Credit Union Educational Hawaiian Cruise Conference
September 19 – 26, 2009

Book Now for Best Cabin Selection!

Full Legal Name (as listed on Proof of Citizenship)
 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

Book My Airfare From: (city) _____
Airport Transfers (Available on Cruise Days only): Yes No
 I Will Book My Own Airfare.
Airport Transfers (Available on Cruise Days only): Yes No
Cabin Category: Cabins **MUST** be booked with Altair Travel & Cruises.
 1st Choice: _____ 2nd Choice: _____
Dining Selections: (non-smoking only) **Special Requests & Special Needs**
 Check One: (MUST be made at time of booking):
 1st Sitting (5:30 p.m.) 2nd Sitting (9:00 p.m.) _____
 Table Size: 4 6 8 10 _____
 Seat Us With: _____
 Freestyle Dining (anytime dining) _____
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.

Mail Registration* and Deposits 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

Fax: **888-213-1465**

*Registration cannot be confirmed until your deposit is received

Please Note: CREDIT CARDS NOT ACCEPTED FOR PAYMENT