

“THE ONES IN RED” PRESENT

**PASSPORT
REQUIRED**

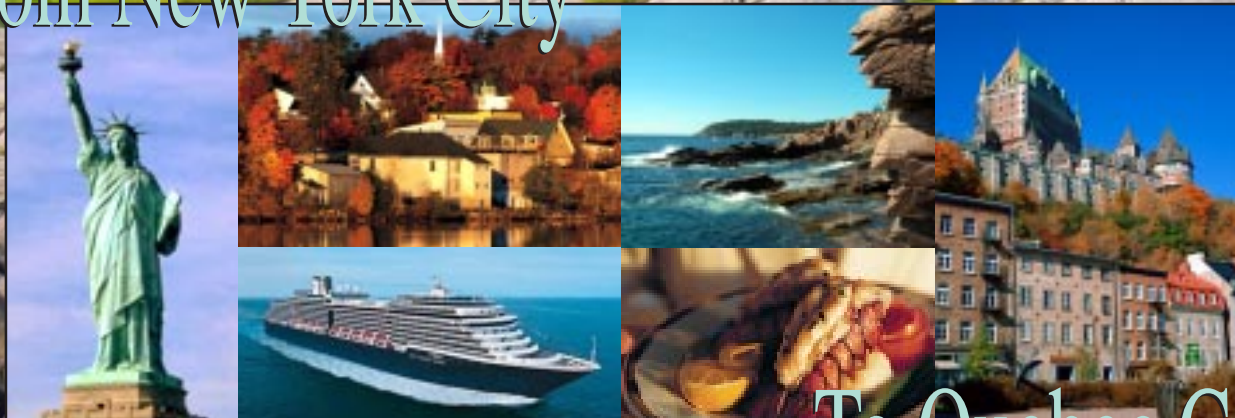
**Canada/New England Credit Union
Educational Cruise Conference**

September 26 – October 6, 2010

Cruise The Eastern Seaboard

With CU Conferences – The *Original* Credit Union Cruise Conference Providers

From New York City



To Quebec City

Register Early For Best Cabin Selection
Aboard Holland America's *ms Eurodam*

**Who Will Attend: Credit Union Directors ❖ CEOs ❖ CFOs ❖ Presidents
Vice Presidents ❖ Treasurers ❖ Chairpersons ❖ Senior Management
Supervisory Committee Members ❖ Committee Members**



exclusively

Educating The Credit Union Community ^V Since 1979



“The Ones In Red” Present

Canada/New England Credit Union Educational Cruise Conference

September 26 – October 6, 2010

A Relaxing, Picture-Perfect Eastern Seaboard Sojourn and an Excellent Opportunity to Focus On and Absorb New and Vital Information Presented by Two of the Most Informed and Dynamic Credit Union Experts.

Vital Information Presented By Two Dynamic Credit Union Experts

Ken Burns, President, Patelco CU
Claudine Oriani, Chief Creative Officer
As If Productions, Developing Human Capital

- ◆ **Economic Overview:**
What are indicators we should be tracking?
- ◆ **Leadership in Uncertain Times:**
It's not business as usual
- ◆ **Share Insurance Fund Risk Assessment:**
What is the real risk to your CU?
- ◆ **Are Your Members Profitable?**
- ◆ **Board Governance:**
What are your fiduciary responsibilities?
- ◆ **Strategic Planning:** Developing a Plan of Action for 2011
- ◆ **Rolling Out Your Strategic Plan:**
Getting others to walk your talk
- ◆ **Becoming Your Members' Financial Advocate:**
The Key to Member Growth and Retention
- ◆ **Negotiations:** Getting to the WIN/WIN
- ◆ **Defining a Sustainable Credit Union Brand and Culture**

Your Credit Union Cruise Conference Includes:

- ◆ All Educational Sessions, Workshops & Conference Materials
- ◆ Private Cocktail Reception
- ◆ 10 Nights Aboard *ms Eurodam*
- ◆ Complete shipboard facilities
- ◆ All Meals Onboard
- ◆ World-Class Entertainment

*Register Early
For Best Cabin
Selection!*

2010 Itinerary/Ports of Call

**Sunday, September 26
New York, New York**

New York was once the capital of America, but that illustrious title seems insignificant compared to the modern role of the Big Apple. Fashion, finance and fine arts—it all happens here.

**Monday, September 27
Newport, Rhode Island**

Witness the lavish excesses of Newport's "gilded age" as you visit the summer cottages of the Vanderbilts, Astors and Morgans. Relive the fairy-tale wedding reception of Jacqueline Bouvier at her childhood summer home, Hammersmith Farm.

**Tuesday, September 28
Gloucester, Massachusetts**

America's oldest seaport is also home of America's oldest art colony. Located on Cape Ann and surrounded by the sea, Gloucester's rich maritime atmosphere includes whale watching, fishing and admiring the sea from quaint outdoor cafes.

**Wednesday, September 29
Bar Harbor, Maine**

Tucked into a cove of Acadia National Park, Bar Harbor is the quintessential New England coastal town. Enjoy the great outdoors with a bike ride, kayak adventure or participate in a lobster bake and savour hand-stretched taffy from an upscale boutique.

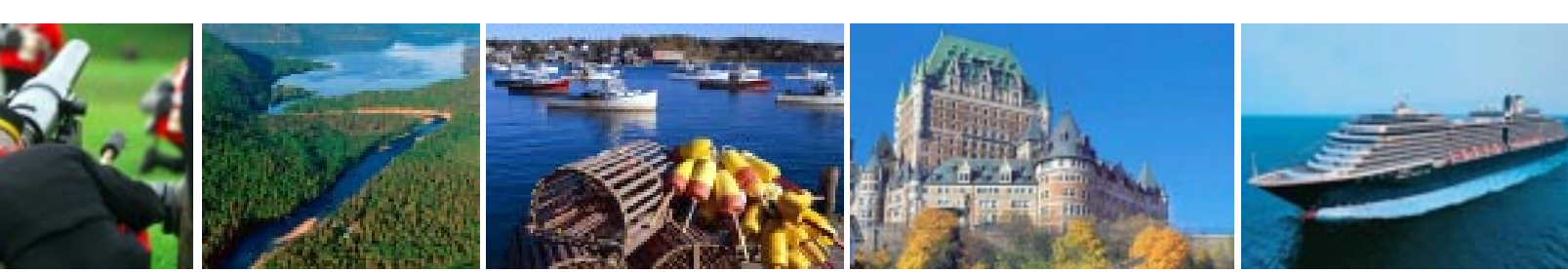
**Thursday, September 30
Halifax, Nova Scotia**

Lighthouses stand sentinel on cliffside ledges. Tiny villages huddle in rocky inlets and lobsters make it from the ocean to your plate in record time—this is Nova Scotia. In Halifax proper, through war and peace, the ramparts of the Citadel boldly defend the city and await your inspection.

*For Pre or Post cruise
call Jill Donati at Altair Travel
Or you may email her at j*



Educating The Credit Union



**Friday, October 1
Sydney, Nova Scotia**

So green and Gaelic is Cape Breton Island that Scotsman Alexander Graham Bell called it home for the last 37 years of his life. Your journey over the 184-mile-long Cabot Trail begins here, or you can be a soldier for the day at Louisbourg, meticulously restored to its mint 1744 condition.

**Saturday, October 2
Charlottetown,
Prince Edward Island**

A provincial capital with an English feel, where red double-decker buses motor along streets lined with gingerbread-trimmed Victorian houses and tea is served promptly at three.

Sunday, October 3 ~ At Sea

**Monday, October 4
Saguenay, Canada** *A Holland America Line Exclusive!*

Quebec's sixth-largest city on the delightfully named Ha! Ha! Bay is the gateway to three national parks and some of the most stunning scenery in North America. Look for whales, explore the shops and restaurants of Saguenay's boroughs before enjoying the *Scenic Cruising of Saguenay Fjord*.

**Tuesday, October 5
Quebec City, Quebec**

This noble, walled city speaks with more than just a slight French accent. Stroll Old Quebec's maze of cobblestone streets that have little regard for the niceties of flat terrain. Happen upon quaint sidewalk cafes and indulge in French pastries and sandwiches or dine at the historic Chateau Frontenac. You may even succumb to the temptations of the adorable boutiques and lovely antique shops.

**Wednesday, October 6
Have a Safe Trip Home!**

*hotel accommodations,
l and Cruises: 800-880-0055.
jilldonati@altairtravel.com*

exclusively
Union Community ^V **Since 1979**

ms Eurodam furthers the evolution of Holland America's sophisticated mid-sized ships by showcasing amenities that include 11 passenger decks with outside-view glass elevators at midship, varied and abundant dining options including a topside 144-seat Pan-Asian restaurant and 50-seat lounge surrounded by panoramic views overlooking the ocean and crystal-clear Lido pool, elegant boutiques and an enhanced show lounge with theater-style seating. Relax at the Greenhouse Spa and Salon with thermal suites and hydro-pool, get in a workout in the largest gymnasium ever built for Holland America Line, hone your cooking skills at the Culinary Arts Center presented by *Food & Wine Magazine* or network with conference attendees and "The Ones in Red" while sipping specialty coffees at the renowned Explorations Café, powered by *The New York Times*.

Comfort abounds in staterooms providing all the Signature of Excellence premium amenities of plush Euro-top Mariner's Dream beds, deluxe waffle/terry cloth robes, Egyptian cotton towels, flat panel TVs, DVD players, massage showerheads, fresh flowers, complimentary fruit baskets and more!

Register Early & Save!

On or Before March 1, 2010 Save \$100 Per Person!
March 2 – April 30, 2010 Save \$50 Per Person!

▪ **Final Payment Due: June 1, 2010** ▪

CABIN CATEGORY	PARTICIPANT (1st Person)	SPOUSE/GUEST (2nd Person)
J – Inside Stateroom	\$2795	\$995
D – Oceanview Stateroom	3195	1195
VD – Deluxe Verandah Oceanview	4295	1495
VA – Deluxe Verandah Oceanview	4795	1495

Rates based on double occupancy. Rates DO NOT include taxes and fees of \$426 per person (all taxes and fees are subject to change). For single, third, fourth person rates and suite availability contact Jill Donati at 800-880-0055.

BOOKING INSTRUCTIONS: There are a limited number of Deluxe Verandah Suites available. Please inquire for rates. You may register online at www.cuconferences.com or request a reservation form from Altair Travel. 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. **Single, triple & quad cabins are based on availability. Inquire for rates and book early.**

GRATUITY POLICY: A gratuity of \$11 per guest/per day for dining and stateroom services will be automatically charged to your **onboard stateroom account**.

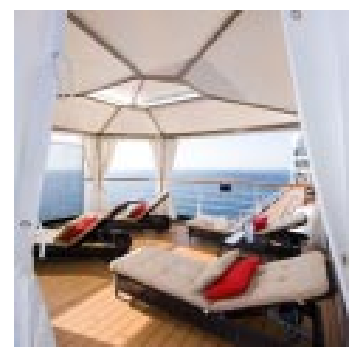
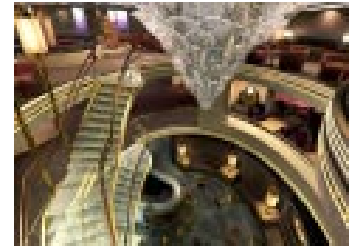
MAIL REGISTRATION AND DEPOSIT TO:

Altair Travel & Cruises
Travel Consultants/Domestic & International

2025 South Brentwood Boulevard • Saint Louis, Missouri 63144
Toll-free: **800-880-0055** (Ask for Jill Donati) Fax: 888-213-1465

PLEASE NOTE:

- A \$1200 PER PERSON deposit MUST accompany reservation form to hold cabin category requested.
- Registration CAN NOT be confirmed until your deposit is received.
- Final Payment is due June 1, 2010.
- Credit cards ARE NOT accepted for payment.
- Passport MUST have validity date 6 months beyond your travel date.



TERMS & CONDITIONS

Please read the Terms & Conditions and complete all applicable spaces on Registration Form

Cancellation Policy:

- Cancellations made on or before February 26, 2010 will receive a complete refund less \$100.00 per person.
- Cancellations made between February 27, 2010 and March 31, 2010 will be assessed \$200.00 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between April 1, 2010 and May 31, 2010 will be assessed \$500.00 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between June 1, 2010 and July 22, 2010 will be assessed 50% of cruise per person including airfare, hotel and package charges plus Administrative Fee and non-refundable insurance.
- Cancellations made between July 23, 2010 and August 24, 2010 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 25, 2010 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 June 1, 2010. Altair Travel will charge a \$50 per person fee. You will also be subject to fees imposed by Holland America 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 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 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 from airport to pier in New York is available at \$34 per person and \$29 per person from ship to Quebec airport. 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 \$1200 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.

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 June 1, 2010. Port charges, government taxes, and fees are \$426.00 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.

PASSPORT REQUIRED

(Passport MUST have 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. Non U.S. or Canadian citizens will be responsible to check with their Consulates to determine the documentation requirements for 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 your 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 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 your deposit is received.

Cruise The Eastern Seaboard with "The Ones in Red"

The Original Credit Union Educational Cruise Conference Providers

CU CONFERENCES® CREDIT UNION EDUCATIONAL
10-NIGHT CANADA/NEW ENGLAND CRUISE CONFERENCE
❖ **SEPTEMBER 26 - OCTOBER 6, 2010** ❖



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

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

Airfare Options:

Book My Airfare From: _____ (city) _____

Airport Transfers: Yes No (Available on Cruise Days only)

I Will Book My Own Airfare

Airport Transfers: Yes No (Available on Cruise Days only)

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:

1st Seating (5:45 p.m.) 2nd Seating (8:00 p.m.)

Table Size: 4 6 8 10

Seat Us With: _____

Open Seating (dine anytime between 5:30 p.m. - 9:00 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 Boulevard, St. 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 can **NOT** be confirmed until your deposit is received

PASSPORT REQUIRED