

“THE ONES IN RED” PRESENT

PASSPORT
REQUIRED

Credit Union Educational Mediterranean Cruise Conference

Aboard Holland America's *ms Noordam* – the ultimate onboard sea-going experience!

Αυγуст 2 – 12, 2010



The Best Credit Union Leaders
Learn From The Best
And Mingle With The Best

*Invest in Your Credit Union
Education While Cruising
the Scenic Splendor of
the Mediterranean*



Barcelona ♦ Corsica

Monte Carlo ♦ La Goulette

Valletta ♦ Naples *and More!*



Register Early for Best Cabin Selection & Great Savings!



exclusively
Educating the Credit Union Community ^V Since 1979

**PASSPORT
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*The Original Credit Union
Educational Cruise
Conference Providers*

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? 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.

888-465-6010

www.cuconferences.com
www.theonesinred.com

CU Conferences®

Credit Union Educational Mediterranean Cruise Conference

Aboard Holland America's ms Noordam – the ultimate onboard sea-going experience!



August 2 – 12, 2010

Who Will Attend:

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

A Few of the Topics Essential to Your Credit Union's Success:

- ❖ Utilizing Collaboration to Survive and Thrive in the Future
- ❖ CUSO's – The Lost Opportunity(ies) in CU Land
- ❖ Maximizing Market Opportunities
- ❖ A Direct Discussion and Dialogue on Indirect Lending
- ❖ Lessons and Observations Learned During a Harsh Economy
- ❖ What to Look For in a Merger or Acquisition
- ❖ Compare and Strategize "Brick and Mortar" Versus "Virtual" Branch for Future Growth

Two of the Credit Union Movement's Best Informed Speakers

- ❖ **Walt Agius** *Managing Partner, Lendsys, LLC – CU Lending Edge*
- ❖ **Grace Mayo** *President/CEO, Telesis Credit Union*

Credit Union Educational Cruise Conference Includes:

10-Day Cruise Aboard ms Noordam
All Educational Sessions, Workshops And Materials
❖ **Private Cocktail Reception** ❖
All Meals Onboard ❖ **World-Class Entertainment**
❖ **Complete Ship Facilities** ❖



exclusively
Educating the Credit Union Community ^V **Since 1979**

CU Conferences presents high quality credit union educational cruise conferences aboard innovative cruise ships committed to excellence in design and service at the best possible value.

Experience the Scenic Splendor of this Mediterranean Odyssey



msNoordam

A Holland America Vista-Class Ship

Classically Created.
Understated. Elegant.

2010 Mediterranean Itinerary:

Set Sail With "The Ones in Red"!

Monday, August 2, 2010
Depart: **Barcelona, Spain**

Tuesday, August 3
Ajaccio (Corsica) France

Wednesday, August 4
Monte Carlo, Monaco

Thursday, August 5
Livorno (Florence) Italy

Friday, August 6 ~ At Sea

Saturday, August 7
**La Goulette (Tunis)
Tunisia**

Sunday, August 8
Valletta, Malta

Monday, August 9
❖ **Scenic Cruising** ❖
Maltese Islands
Mgarr, Gozo

Tuesday, August 10
❖ **Scenic Cruising** ❖
Straits of Messina,
Stromboli Island

Wednesday, August 11
Naples (Pompeii) Italy

Thursday, August 12, 2010
Disembark: **Civitavecchia**
(Rome), Italy

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@ailairtravel.com

Ports Of Call Highlights:

Barcelona, Spain ~ Gothic Quarter – the splendid medieval center of a vibrant city • Modernistic architecture of Gaudi • Las Ramblas – a tree-lined shopping & street performers haven.

Ajaccio (Corsica), France ~ Home of Corsica's famous son, Napoleon Bonaparte • Open-air cafés along palm-lined boulevards • Native products of tangy cheeses, macaroni & cigars.

Monte Carlo, Monaco ~ Home of the royal Grimaldi family – a principality of fairy tale beauty • The Casino's enchanting Salon Rose nymph ceiling • Cliffside gardens of coastal avenue.

Livorno (Florence), Italy ~ Boboli Gardens • Michelangelo's David • Uffizi • Elegant shops & cafés • Ponte Vecchio.

La Goulette (Tunis), Tunisia ~ A bustling medina (Old City) • Bardo Museum, famed for mosaics collection • Traditional souk (main market) offering silver, perfumes, spices, carpets and other treasures at low prices.

Valletta, Malta ~ Known as a "City of Palaces" • Grand Master's Palace occupies an entire block and is the house of government • Breathtaking views from Upper Barracca Gardens.

Scenic Cruising ~ Maltese Islands which lie at the center of the Mediterranean • **Mgarr**, the picturesque entry to **Gozo's** harbour – dominated by Lourdes Church and Fort Chambray • Cruise the narrow **Straits of Messina** to **Stromboli Island** – Europe's only volcano in constant activity.

Naples (Pompeii), Italy ~ *Where pizza was invented!* Royal Palace • Isle of Capri • Blue Grotto • The ruins of Pompeii • Sorrento's mosaics, embroidery & porcelains.

Civitavecchia (Rome), Italy ~ "The Eternal City's Colosseum • Spanish Steps • Sistine Chapel • Forum, & many more treasures!

Register Early & Save! *A \$900 PER PERSON deposit MUST accompany reservation form to hold cabin category requested.*

On or Before December 15, 2009 **Save \$100 Per Person!**
December 16, 2009 – March 15, 2010 **Save \$50 Per Person!**

Final Payment Due: April 30, 2010

CABIN CATEGORY	PARTICIPANT (1st Person)	SPOUSE/GUEST (2nd Person)
J – Inside Stateroom	\$2995	\$ 995
D – Oceanview Stateroom	3495	1195
VD – Deluxe Verandah Oceanview	4295	1495
VB – Deluxe Verandah Oceanview	4695	1495

Rates based on double occupancy. Rates do not include taxes and fees of \$377.40 per person (all taxes and fees are subject to change). For 3rd and 4th person rates, single rates and availability of suites, contact Jill Donati at 800-880-0055.



Altair Travel & Cruises
Travel Consultants/Domestic & International

2025 South Brentwood Boulevard • Saint Louis, Missouri 63144

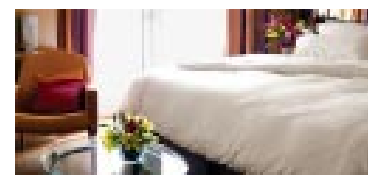
Toll-free: **800-880-0055** Please ask for Jill Donati Fax: **888-213-1465**



With msNoordam's wraparound promenade deck, expansive windows, and the topside Crow's Nest, you won't miss a minute of the dazzling Mediterranean scenery.



Experience entertainment at sea in the two-tiered show lounge, exciting casino action, lunch on the Lido Terrace or an elegant gourmet dinner in the Amsterdam dining room.



Enjoy the aroma of fresh flowers in your spacious stateroom then curl up in billowy-soft sheets for a relaxing night's rest.

BOOKING INSTRUCTIONS: You may request a reservation form from Altair Travel or register online at www.cuconferences.com. 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 & book early.** *Cancellation Fees Apply. See Terms & Conditions For More Information*

GRATUITY POLICY: Exceptional service is part of the cruise experience. CU Conferences' goal is to ensure you receive the finest service possible so we've made it easy for you to reward excellent service onboard. A per guest/per day dining & stateroom services gratuity will be automatically charged to your onboard stateroom account. This amount will be paid on your behalf to the cruise line staff.

TERMS & CONDITIONS

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

Cancellation Policy:

- Cancellations made on or before February 1, 2010 will receive a complete refund.
- Cancellations made between February 2, 2010 and March 15, 2010 will be assessed \$200 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between March 16, 2010 and April 13, 2010 will be assessed \$600 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between April 14, 2010 and May 15, 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 May 16, and June 30, 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 July 1, 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 April 30, 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 between the airport and the ship is available at \$62.00 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.

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 April 30, 2010.

Port charges, government taxes, and fees are \$377.40 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 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 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 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.

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Credit Union Educational Mediterranean Cruise Conference

❖ AUGUST 2 - 12, 2010 ❖



10-Day Cruise Aboard
Holland America's ms Noordam

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

Credit Union Contact _____ Asset Size _____

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. (MUST be made at time of booking):

1st Choice: _____

2nd Choice: _____

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.

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

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

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