

“THE ONES IN RED” PRESENT

**PASSPORT  
REQUIRED**

# Cruise The Norwegian Fjords

With CU Conferences® – the *Original* Credit Union Educational Cruise Conference Providers

## **Credit Union Educational 8-Day Norwegian Fjords Cruise Conference**

*Aboard Holland America's ms Eurodam*

**June 21 – 29, 2010**



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



*exclusively*  
Educating the Credit Union Community <sup>V</sup> Since 1979



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®

# Norwegian Fjords

## CREDIT UNION EDUCATIONAL CRUISE CONFERENCE

ms Eurodam - Holland America's Signature-Class Ship

JUNE 21 - 29, 2010



You'll Return With Credit Union Knowledge You Can Utilize Now And Memories That Last A Lifetime

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

- ❖ The New Profitability Model: Realtors FCU
- ❖ Leadership: Yesterday - Today - Tomorrow
- ❖ Regulatory Reform: What It Means to Credit Unions
- ❖ The Outsourcing Decision and Due Diligence
- ❖ ALM: Back to the Basics
- ❖ Keys to Successful Meetings
- ❖ Business Lending: An Opportunity Revisited
- ❖ The Truths of Management
- ❖ Managing the Sales Process
- ❖ Teambuilding: Getting More with Less
- ❖ Enterprise Risk Management

### Two of the Credit Union Movements Most Informed Speakers:

- Tom Glatt** *President/CEO, Realtors Federal Credit Union*
- Diane Johnson** *Executive Vice President, Realtors Federal Credit Union*

### Credit Union Educational Cruise Conference Includes:

- ❖ All Educational Sessions, Workshops And Materials
- ❖ Complete Ship Facilities
- ❖ All Meals Onboard
- ❖ World-Class Entertainment
- ❖ Private Cocktail Reception

Register Early For Best Cabin Selection & Great Savings!

### Proudly Presented by



exclusively Educating the Credit Union Community 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.

**CU Conferences® Credit Union Educational  
8-Day Norwegian Fjords Cruise Conference**

Set Sail with *“The Ones in Red”*



**2010 Itinerary/Ports of Call**

*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](mailto:jilldonati@altairtravel.com)*

**Monday, June 21 ~ (Departure)**  
**Dover (London), England**

Situated on the southeastern tip of England, Dover is not only famous for its breathtaking White Cliffs but also fairy tale castles, imposing fortresses by the sea and for being home to a real Bronze Age boat.

**Tuesday, June 22 ~ At Sea**

**Wednesday, June 23**  
**Alesund, Norway**

Stretching across three islands at the mouth of the magnificent Geiranger Fjord, the architecture of Alesund is an inspiring mixture of mock-Gothic, neo-classical and a dash of Art Nouveau. You'll also find Atlantic Sea-Park – one of the largest aquariums in northern Europe.

**Thursday, June 24 ~ Scenic Cruising**  
**Hellesylt, Norway Geiranger Fjord**

The small village of Hellesylt is an old Viking port on Norway's north-west coast. Picture-perfect panoramic views of glacier-fed streams cascade over towering granite cliffs and waterfalls thunder down from snow-capped mountains into the calm water of the **Geiranger Fjords**.

**Friday, June 25**  
**Bergen, Norway**

Take a ride up Mount Floyen aboard Floibanen Funicular for spectacular views of Bergen and the harbor below. Enjoy the rich history of Bryggen Wharf or take a stroll through Fish Square at Vagen Harbor.

**Saturday, June 26**  
**Invergordon (Inverness), Scotland**

“The City in the Highlands” is located at the top of the Great Glen. Inverness is a modern, bustling city where you can shop for Scottish crafts, visit Europe's best preserved 18th-century fort at Fort George or visit Loch Ness (*monsters not included!*).

**Sunday, June 27**  
**South Queensferry (Edinburgh), Scotland**

Named for Queen Margaret, Queensferry transports you back to an earlier time. St. Mary's church, the oldest building, dates back to 1441. “Black Castle,” built in 1626, has a rich history of sea cap-tians and witchcraft. Adding to Queensferry's atmosphere is High Street's elevated pavement on the inland side of the street. It was designed to cope with the town's steeply sloping site above the shore.

**Monday, June 28 ~ At Sea**

**Tuesday, June 29 ~ (Disembark)**  
**Dover, England**

**PASSPORT  
REQUIRED**

**Holland America's ms Eurodam**



*Tailored, Euro-Classic Decor*



*Elegant to Casual Dining*



*Theater-Style Show Lounge*



*11 Passenger Decks/Amazing Views*



*Euro-Top Mariner's Dream Beds*



*Refreshing Spa/Crystal-Clear Pools*

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

**On or Before November 13, 2009 ..... Save \$100 Per Person!**  
**November 14, 2009 – January 30, 2010 ..... Save \$50 Per Person!**

❖ **Final Payment Due: March 15, 2010** ❖

CABIN CATEGORY	PARTICIPANT (1st Person)	SPOUSE/GUEST (2nd Person)
<b>J</b> – Inside Stateroom	\$2795	\$ 995
<b>D</b> – Oceanview Stateroom	3095	1195
<b>VD</b> – Deluxe Verandah Oceanview	3895	1295
<b>VB</b> – Deluxe Verandah Oceanview	4195	1295

*Rates based on double occupancy. For 3rd and 4th person rates, single rates and availability of suites, contact Jill Donati at 800-880-0055.*  
*Rates do not include taxes and fees of \$372.64 per person\*, airfare or insurance.*  
*\*all taxes & fees are subject to change*

**BOOKING INSTRUCTIONS:** You may request a reservation form from Altair Travel or register online at [www.cuconferences.com](http://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 and 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 make sure you receive the finest service possible so we've made it easy for you to reward excellent service onboard. A per guest/per day gratuity for dining & stateroom services 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 January 5, 2010 will receive a complete refund.
- Cancellations made between January 6, 2010 and February 15, 2010 will be assessed \$200 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between February 16, 2010 and March 16, 2010 will be assessed \$600 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between March 17, 2010 and April 18, 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 April 19, and May 20, 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 May 21, 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 March 15, 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 8-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 \$79.00 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 March 15, 2010.**

Port charges, government taxes, and fees are \$372.64 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 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.

## Set Sail with "The Ones in Red"

The Original Credit Union Educational Cruise Conference Providers

### CU CONFERENCES® CREDIT UNION EDUCATIONAL 8-DAY NORWEGIAN FJORDS CRUISE CONFERENCE

❖ JUNE 21 - 29, 2010 ❖



8-Day Cruise Aboard Holland America's ms Eurodam

**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

### 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)

### 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.)

**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.

### 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

**PASSPORT REQUIRED**

- Please Note:**
- Credit Cards NOT Accepted For Payment
  - Registration can NOT be confirmed until your deposit is received