

Set Sail With "THE ONES IN RED"

**PASSPORT
REQUIRED**

PANAMA CANAL

**Credit Union Educational
Cruise Conference
February 11 - 21, 2010**



**Visit the Panama Canal, Aruba, Curaçao, Costa Rica and More!
Aboard Holland America's *ms Zuiderdam***

Up-to-the-Minute Topics
❖ **Two Top Credit Union Speakers** ❖
Ten Days of Networking Opportunities



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

**Credit Union Educational
Panama Canal Cruise Conference
February 11 – 21, 2010**

To Be Your Best You Must Mingle With The Best

Who Will Attend:

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

Be The Best Informed On Credit Union Issues

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

- ❖ **10 Things Your CEO Would Love To Tell You**
- ❖ **Solve The Puzzle of ROA Management**
- ❖ **Shifting The Age Curve On Membership**
- ❖ **Strategic Positioning – Is Your Credit Union On Course?**
- ❖ **Keeping the Captain of the Ship Onboard**
- ❖ **Credit Unions VS. Crisis: Credit Unions Win**
- ❖ **Insurable Risk and Credit Unions**
- ❖ **What's the Difference? – A Look at the Recent Filene Study**

By Learning From The Best!

Two of the Credit Union Movements Most Informed Speakers



William Farley began his credit union career with NC State Employees' Credit Union before serving as President/CEO of Central Virginia Federal Credit Union in Lynchburg, Virginia. He is currently the Division Manager of Business Development for the Southeast Marketing Division of CUNA Mutual Group.



Robert Smith began his CUNA Mutual Group affiliation as a Field Compliance Manager then as an Account Manager. Currently he is a "Single Point of Sales Contact" for all CUNA Mutual Products and Services. With over 20 years of management and sales experience his areas of expertise are numerous and varied.

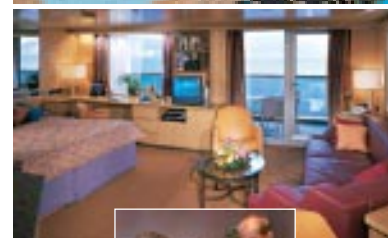
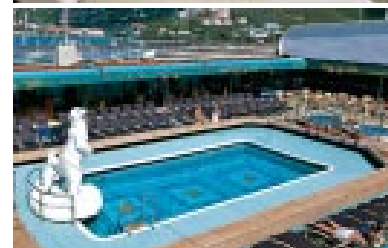
Proudly Presented by



Educating the Credit Union Community ^V Since 1979

exclusively
www.cuconferences.com
www.theonesinred.com

Set Sail for the Panama



"The Ones in Red"

**Credit Union Educational
Panama Canal Cruise
Conference Includes:**

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

ma Canal Aboard ms Zuiderdam . . . where luxury, comfort, & pampering are never overlooked!

ms Zuiderdam, a Holland America Vista-Class ship, is brimming with dining options ranging from elegant to casual . . . even a Culinary Arts Center where you can improve your gourmet cooking techniques. Enjoy an exciting Las Vegas-style show, swim in three sparkling pools, get a relaxing spa massage, or sip a beverage with other conference participants and guests while gazing at amazing scenery as you sail by. And, your spacious stateroom provides the comfort and conveniences for a great night's rest.

CU Conferences® 2010 Panama Canal Cruise Itinerary & Ports of Call

Thursday, February 11
Ft. Lauderdale (departure)

Friday, February 12
Half Moon Cay, Bahamas

Saturday, February 13
At Sea

Sunday, February 14
Aruba

Monday, February 15
Curaçao

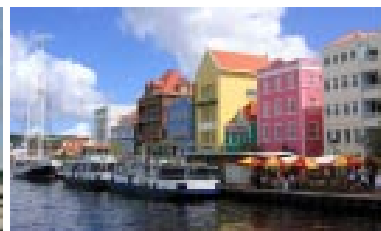
Tuesday, February 16
At Sea

Wednesday, February 17
Panama Canal,
Gatun Lake, Colon

Thursday, February 18
Puerto Limon

Friday, February 19
Saturday, February 20
At Sea

Sunday, February 21
Ft. Lauderdale (arrival)



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

Ft. Lauderdale ~ Your voyage begins in sun-drenched Ft. Lauderdale, Florida. Enjoy miles of sandy beaches, the Riverwalk's beautiful promenade and nearby Everglades National Park.

Half Moon Cay ~ Located on 55-acres of Little San Salvador island in the Bahamas, Half Moon Cay is a pristine, private island in paradise. Horseback ride on the beach, surf the blue waters or just enjoy the beauty and serenity.

Aruba ~ There's a reason Aruba has one of the highest rates of repeat visitors anywhere in the Caribbean. Famous for friendliness and hospitality, Arubans take great care in preserving the natural beauty of this sunny oasis.

Curaçao ~ Famous for fine liqueur made from the sweetened peel of bitter oranges, Curaçao is the most "Dutch" of the Caribbean's Netherlands Antilles – and the most colorful. It's a perfect blend of Old & New World charm.

Panama Canal, Gatun Lake, Colon ~ Linking the Atlantic and Pacific oceans took over three centuries, two nations and overcoming many obstacles, the Panama Canal is the "eighth wonder of the world." The duty-free port of Colon is rich with colorful stories of pirates and gold rush 49ers braving the Panama jungles.

Puerto Limon ~ Stretching along the Caribbean coast of Costa Rica, the Limon province is one of the most beautiful locations in the world – a magical mixture of mangroves, waterfalls, volcanos, lush tropical rainforests and amazing wildlife.

Register Early & Save!

Register By October 1, 2009 – Save \$100 Per Person

Register October 2 – November 10, 2009 – Save \$50 Per Person

CABIN CATEGORY	PARTICIPANT (1st Person)	SPOUSE/GUEST (2nd Person)
K – Inside Stateroom	\$2395	\$ 895
D – Oceanview Stateroom	2695	995
VD – Deluxe Verandah Oceanview	3295	1095
VB – Deluxe Verandah Oceanview	3695	1095

*A Limited Number of Deluxe Verandah Suites Available.
Please Call Jill Donati at 800-880-0055 for Rates and Availability.*

PLEASE NOTE: Rates based on double occupancy. Rates do not include taxes and fees of \$509.23 per person (All taxes and fees are subject to change). For third and fourth person rates, contact Jill Donati at 800-880-0055.

**PASSPORT
REQUIRED**

- Credit cards are NOT accepted for payment.
- Registration can NOT be confirmed until your deposit is received.

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. **Triple and quad cabins are based on availability. Inquire for rates and book early.**

GRATUITY POLICY: Exceptional service is part of the Holland America Line cruise 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. A gratuity of \$10 per guest/ per day for dining and stateroom services will be automatically charged to your **onboard stateroom account**. This amount will be paid on your behalf to the staff of Holland America.



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

TERMS & CONDITIONS

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

Cancellation Policy:

- Cancellations made on or before August 27, 2009 will receive a complete refund.
- Cancellations made between August 28, 2009 and October 13, 2009 will be assessed \$200 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between October 14, 2009 and November 12, 2009 will be assessed \$600 per person plus Administrative Fee and non-refundable insurance.
- Cancellations made between November 13, 2009 and December 8, 2009 will be assessed 50% of cruise per person including hotel and package charges plus Administrative Fee and non-refundable insurance.
- Cancellations made between December 9, 2009 and January 10, 2010 will be assessed 75% of the total cost per person including hotel & package charges plus Administrative Fee and non-refundable insurance.
- Cancellations received after January 10, 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 November 11, 2009. Altair Travel will charge a \$50 per person fee. You will also be subject to fees imposed by Holland America, 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 \$17.00 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.

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 November 11, 2009

Port charges, government taxes, fuel charges and fees are \$509.23 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.

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REQUIRED**

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.

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 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 is governed by the passenger contract on your cruise ticket.

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

Sail the Panama Canal with "The Ones in Red"



Aboard Holland America's *ms Zuiderdam*

CU Conferences® Credit Union Educational 10-Day Panama Canal Cruise Conference February 11 – 21, 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

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.

1st Choice: _____ 2nd Choice: _____

Special Requests & Special Needs (MUST be made at time of booking):

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

Table Size: 4 6 8 10

Seat Us With: _____

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 Donati

Fax: 888-213-1465

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