

Legacy Explorer

FARMERS STATE BANK

WINTER/SPRING 2026



YEAR ANNIVERSARY

Here comes another year of travel and adventures with the Farmers State Bank Legacy Club and our trusted travel partners! We celebrated the 30th Year of the Legacy Club in 2026, and look forward to many more. As always, whether you're a seasoned traveler, or just caught the travel bug, you're welcome to join us. Please don't hesitate to ask about trips that may be 'past the deadline' or 'sold out' at the time of printing. Cancellations happen, and there may just be room to join us; call today!

TRAVEL OPPORTUNITIES 2026/2027

ALL travel/trips are subject to cancellation, rescheduling and/or changes to itineraries.

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Passports are required for all foreign travel. Make sure yours is up to date!







1996 was a Very Good Year...

We were doing the Macarena, going to the theater to watch Fargo and Independence Day, and listening to Celine Dion sing, "Because You Loved Me" on our CD players. And in Victor, Montana, Chris Ruffato was organizing the first trips for the brand-new Legacy Club for Farmers State Bank.

In the beginning, Chris drove the Legacy Club in a 15-person van, an adventure all to itself. They didn't venture too far, but did go to Lewiston, MT for the Charlie Russell Choo Choo Dinner Train, to Martin-dale MT for the Bair Museum, across the state line to Wallace Idaho, and even a winter trip to Leavenworth WA. Their first trip out of the area was a New England Fall Foliage trip in 1997.

Over the past 30 years the Legacy Club has traveled to all seven continents of the world, to 64 different countries, 40 US States, and all 10 Provinces and one Territory of Canada.

Our travel partners and tour companies consider Legacy Club to be the "Adventurous Group" compared to other bank travel clubs they connect with. In general, bank travel clubs are being phased out, but not us! We're still going strong, as indicated by the twenty-two trips we're showcasing in 2026 and 2027.

When asked, "Why is it called the Legacy Club?", Chris recalled that all the accounts were being renamed at that time. Heritage seemed appropriate for Seniors, but they wanted to create a special account with extra benefits, including membership in the Travel Club. Chris suggested Legacy, since travel and events were a part of the Bank's legacy.

In reviewing material for this Legacy Club anniversary year, Farmers State Bank recognizes Prescott Hackett as having held a bank account for 70 years, and a Legacy Account since its inception. He is now 94 years old. Congratulations, Prescott, and thank you.

Save the Dates for Our Next Legacy Luncheons!

June 24, 2026. With Christoph from Universal Travel
Hamilton House Game Room, Victor

August 17, 2026, TRIPS Luncheon ■ More Information to Come Soon!





Lisa's Corner of the World....

Greetings from 'sunny' Ketchikan Alaska, where they normally get 277 days of liquid sunshine (rain). The Legacy Club has been very fortunate to experience several beautiful days of sunshine on this trip while cruising the southern coast and inside passage of this majestic state.

This year marks the 30th anniversary of the Legacy Club and what an amazing time it has been! I've had the privilege of travelling with our customers for twenty-two years and have kept a running list of all the countries, states and cruises we have experienced together. The numbers are astounding! We've been to all seven continents of the world. Antarctica twice, which is probably the hardest one to get to! We're hoping to plan another trip there in 2028.

Additionally, we've been to 64 different countries, 40 U.S. States, all 10 Provinces and one Territory in Canada and 40 cruises. We've seen the world and it's all because of YOU! Thank you! It has been so special to get to be with so many of you as you have experienced places you once only dreamed of. Precious memories that stick with us all.

On behalf of everyone at Farmers State Bank, thank you for your business over the years, and for earning us the title of the 'Adventure Group'. We've definitely had adventures and I look forward to many more.

Let's go make some memories!

Cheers,
—Lisa Roberts
Legacy Club Coordinator

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Space is limited in our Newsletter. Full itineraries with trip details are available at any Farmers State Bank branch from your Legacy Club Representative listed above.
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Travel Adventurously!



PLEASE NOTE: Everyone attending tour/cruise trips must be able to safely embark and disembark a motorcoach; be able to walk at a leisurely pace for up to an hour, and navigate stairs and uneven surfaces. If you require mobility or luggage assistance, you must have someone traveling with you who is willing and able to assist.



Spectacular Costa Rica

November 7 – 13, 2026

We've planned a very special tour to Costa Rica, at the ideal time of year. The pace is laid back, with plenty of time to take in the natural beauty, colorful wildlife and work of local artisans.

Visit a coffee plantation, take a leisurely pontoon boat cruise and get to know one of mankind's favorite foods: chocolate! Visit a local Educational Farm, then relax in the beautiful hot springs pools at your hotel, right in the center of the rainforest. Next day is full of excitement at Arenal Sky Adventure for a scenic tram tour with breathtaking views, followed by an optional zipline ride. Next stop is Sarchi, a major craft center, where you can take a painting class and explore the dozens of shops before a farewell dinner in San Jose.

\$5,698 pp; Single +\$998 Passport Required

An Enchanted Ashville Christmas

December 7 – 11, 2026

Unpack just one time, then enjoy all that Ashville has to offer. Ride the Holly Jolly Christmas Trolley, spend a day at the iconic Biltmore Estate and experience the Winter Lights Spectacular at the North Carolina Arboretum. Next day you'll be immersed in Appalachian Traditions at the Blue Ridge Parkway Visitors Center and Folk Art Center. Next, it's on to the annual Holiday Show at the Flat Rock Playhouse. Our next day takes us to the Billy Graham Training Center, a serene retreat adorned in seasonal décor, before we head to the historic Omni Grove Park Inn for lunch amid the sweeping views of the Blue Ridge Mountains. We'll visit the National Gingerbread House Competition®, a whimsical showcase of elaborate creations from around the world. Tonight, we return to the Biltmore Estate for a Candlelight Christmas Evening. This event harkens back to the Biltmore's first Christmas in 1895, with the house aglow before a farewell dinner with fellow travelers.

\$3,749 pp, Single +\$450





Christmas in New York City

December 13 – 17, 2026

It's the most wonderful time of the year in New York City! You'll be dazzled by the window displays, the Rockefeller Center Christmas Tree, a behind the scenes tour of Radio City Music Hall, and the Christmas Spectacular where the Rockettes have been dazzling audiences since 1933. Take in the 9/11 Memorial Plaza Museum, and two Broadway productions (we'll reveal the choices closer to departure time). We have a table reserved for dinner at Sammy's, an authentic New York experience, as well as a lunch cruise on the Bateaux, New York's sophisticated glass enclosed dining vessel. Your room is reserved at the M Social Hotel in the heart of the theater district, with great views of the city, and plenty of great dining choices nearby.

\$4,898 pp, Single +\$1,098



Get Ready for 2027!

NEW!

Costa Rica Nature Adventure

January 6 – 14, 2027

Costa Rica is known for biodiversity, natural beauty and laid-back lifestyle; this trip is built around Pura Vida – the philosophy of living life to the fullest in harmony with nature. Every step along the way introduces you to traditional foods, sustainable lodging, extraordinary wildlife and beauty. We'll meet local residents and gain insight into this remarkable country, from the canals and streams of Tortuguero National Park to dramatic volcanic peaks to the Monteverde Cloud Forest and vibrant agricultural production.

\$4,999 pp, Single +\$995

Passport Required



Atlantic Allure

January 12 – 23, 2027

This 12-day land and cruise adventure delivers culture, coastlines and captivating cities from the Canary Islands to Morocco, Spain and Portugal. After two days in the Canary Islands, we board the elegant cruise ship Azamara Onward, our home for the next seven nights. We've planned long days ashore at Agadir and Casablanca, Morocco so you can experience the romance and unique culture of this ancient land. Next we're sailing the Guadalquivir River to Seville, Spain, the birthplace of tapas and the flamenco before sailing to Lisbon, Portugal. Here we'll explore the old town, enjoy a tour through historic neighborhoods and more.

Cabins start at \$5,999 pp; single upon request. Passport must be valid for 6 months after return

*"If we were meant to stay in one place,
we'd have roots instead of feet."*

— Rachel Wolchin



Islands of Enchantment

February 5 – 14, 2027

Escape the winter doldrums with this sun-soaked island adventure! We begin in San Juan, Puerto Rico, the second oldest city in the Americas, where we board the Norwegian Prima. Our first stop is St. Maarten, the smallest landmass in the world shared by two countries; explore both the Dutch and French sides. Next stop St. Kitts, a distinctly British paradise where cricket & afternoon tea are a part of daily life. We spend a day in Bridgetown, Barbados, rich in colonial history, sugar cane and rum. Next stop is the enchanting island of St. Lucia, home to volcanic peaks and lush rainforests. We have a full day in St. Thomas, US Virgin Islands, home to duty-free jewelry & luxury shopping, before heading to the emerald green island of Tortola, the largest of the British Virgin Islands. We leave our ship back in San Juan Puerto Rico.

**Cabins start at \$4,799 pp; Single upon request
Passport must be valid for 6 months after return**



Florida Gulf Coast ~ February 16 – 24, 2027

This luxurious round-trip small ship cruise from St. Petersburg, FL makes stops along the Gulf Coast. We travel aboard the MS Maverick, a brand-new American Cruise Lines Ship with only 130 passengers. Enjoy the white-sand beaches of Marco Island, take a dolphin boat tour or an optional fishing adventure. Next stop Key West, a small island with an eclectic past. We spend two days here to see the pastel conch houses, operate an electric car, board a sailboat and even roll a cigar. Enjoy all the shipboard amenities before our next stop in Punta Gorda, home of peaceful artists, boutique shopping and the world's largest reptile zoo. Next is St Petersburg, where you'll find a 100-year-old botanical paradise, full days of sunshine, museums and more. Finally, enjoy breakfast onboard before departing with Gulf Coast memories.

Cabins begin at \$8,799 pp; single \$10,399 ~ No passport required



Tanzania & Kenya East African Safari

February 25 – March 7, 2027

Pack your camera for the vacation of a lifetime on Tanzania's northern safari circuit. This trip begins in Arusha National Park, your first chance to observe African wildlife on both a walking tour and a game drive. Next we have cottages reserved at the beautiful Ngorongoro Coffee Lodge plantation, a serene and scenic retreat. We travel to a volcanic caldera, where game drives across the crater floor are your chance for glimpses of lion, elephant, buffalo, leopard, and the rare black rhino among others. We visit Serengeti National Park; enjoy game drives on the vast open plains and learn about animal behavior and the delicate ecosystem from knowledgeable guides. Next day board a flight to Maasai Mara at the Tanzania-Kenya border, where we'll stay at a luxurious tent camp, blending classic safari with modern comfort. The unique setting along the river brings views of hippos, crocodiles and others, along with game drives on the rolling savannahs. Truly an unforgettable adventure.

\$12,499 pp; single +\$2,300

Passport required, and must have two blank Visa pages, and be valid for 6 months after return date



Zydeco Rhythms & Bayou Bites

March 9 – 15, 2027

Cajun Country food, fun and music... pack your appetite! This trip is escorted by Brian Doughty, a Louisiana native. We begin in Bayou Country to learn about Acadiana and enjoy an authentic Louisiana crawfish & shrimp boil. We journey into the bayou to visit the Faith Family Shrimp Company, before heading to Lafayette, LA, "the tastiest town in the south". Next is Avery Island, home to McIlhenny TABASCO, before a quintessential evening of Cajun food and Zydeco music. We spend time at the Destrehan Plantation for an interactive cooking demo and lunch, before we continue to New Orleans for a three-night stay. Visit the Café du Monde for complimentary beignets & coffee before we visit the National World War II Museum. We have a surprise in store this afternoon, so don't be late! This is not in any guidebook! Our last day is an exclusive event... an early St. Pat's parade in Metairie, with private parade vantage, private buffet and bar... a five-hour parade extravaganza.

\$4,698 pp; single +\$998

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Blossoms & Liberty

April 4 – 11, 2027

Spring is the perfect time to visit the most historic sites in America, beginning in Philadelphia. Visit Independence Hall, the Liberty Bell, the National Constitution Center and the famous Rocky Steps. Next we're off to Colonial Williamsburg before visiting George Washington's home, Mount Vernon. We have reservations for a Red Coat Tour of the United States Capitol, the Library of Congress, Arlington National Cemetery and more. Tonight, enjoy a driving tour of the illuminated monuments in our nation's capital. We have reserved grandstand seating for the beautiful National Cherry Blossom Parade. We'll make photo stops at the White House and take a scenic stroll around the Tidal Basin for more great photo opportunities. Our last morning you'll have time to visit one of the Smithsonian museums before our flight home.

\$5,099 pp; Single +\$995

Gems of Greece on Azamara Onward ~ April 11 – 24, 2027

We begin with two nights at a hotel in Athens, giving you time to explore the Acropolis, the Parthenon, and the charming culture of this historic city at your own pace. Next board the Azamara Onward, your floating luxury hotel for the next 10 nights. This beautiful ship docks at smaller hidden ports and avoids the crowds. Take your time exploring Syros, Cinderella of the Cyclades; Volos, Thessaloniki with its Roman, Byzantine & Ottoman history; Chios, home to a perfectly preserved Byzantine fortress; Kusadasi, Turkey, Patmos and Paros, Greece – home to pristine turquoise waters, historic sites and wineries. Enjoy an overnight in Mykonos, Greece with its blue doors, bougainvillea, and whitewashed buildings, before returning to Athens.

Cabins from \$7,698; Single +50%



Legendary Scotland with the Highlands ~ April 10 - 19, 2027

This springtime adventure begins in Edinburgh with a panoramic sightseeing tour. Next day we visit the imposing royal Palace of Holyroodhouse, followed by a special tour of the Royal Yacht Britannia. No trip to Scotland would be complete without visiting St. Andrews, the legendary home of the game of Golf. Another of the highlights of this trip is a scenic round trip ride on the Jacobite Steam Train, a real-life Harry Potter train. We'll spend the next day learning about and tasting Scotch whiskey. Of course we'll explore Urquhart Castle and take a scenic cruise on Loch Ness. Finally, we travel to Falkirk for a canal cruise to see the Falkirk Wheel, an engineering marvel, and the impressive Falkirk Kelpies.

\$8,498 pp; Single +\$1,698 ~ Passport Required



Grand Voyage on the Seine Paris to Normandy

June 15 – 23, 2027

We begin our adventure in Paris, where we'll enjoy a special river boat excursion on the Seine before boarding the Amadeus Diamond, a state-of-the-art modern river boat carrying only 146 passengers. Take your choice of countless excursions at each port... or simply enjoy the luxury and scenic views from onboard. Our first stop is Conflans & Auvers, where you can visit Vincent van Gogh's last home. Next is Rouen, historic capital of Normandy. Explore works by Renoir, Degas and Monet at the Museum of Fine Arts. Our next day is spent in Le Havre, a UNESCO – designated seaport where you can choose from several outings. We have a private tour of the US Sector of the Normandy D-Day Beaches, Omaha Beach and the American Cemetery planned. Our next port includes optional excursions to Monet's Giverny Home, Empress Josephine's estate, or a culinary tour of an historic cider farm and brewery. Our last full day and evening is spent in Paris, with time to do some sightseeing before the flight home.

Cabins Starting at \$7,498; Single Starting at +\$998. Passports Required



East Coast Island Hopper

June 25 – July 1, 2027

Explore New England's charming and scenic islands on this seven-day coastal adventure. We begin at Sag Harbor, Long Island, where you have time to stroll, shop and enjoy the picturesque waterfront before visiting a local winery. Next day takes us through the Hamptons, known for its elegant estates and pristine beaches. Next we're off to beautiful Block Island, before boarding a ferry to Newport, Rhode Island for a relaxing evening. The next stop is Martha's Vineyard, a cherished retreat, for a two-night stay to give you time to enjoy the relaxed pace. We'll ferry to Nantucket, a beautiful and historic whaling town, and spend the day exploring this quaint village. Leave the islands for the mainland and return home with a new appreciation for the beautiful islands of New England.

\$5,399 pp; Single +\$1,450



Michigan & Grand Hotel on Mackinac Island

July 8 – 15, 2027

This Michigan adventure begins at the Detroit Ford Factory where Henry Ford reimagined the assembly line and the Henry Ford Museum of American Innovation. We then travel to Grand Rapids for a tram tour of the magnificent Frederik Meijer Gardens & Sculpture Park. End the day at the Gerald Ford Presidential Museum. Next day, ferry to the timeless, car-free Mackinac Island and unpack for three nights at the legendary Grand Hotel. Take a horse-drawn carriage tour, explore the island's historic downtown, or simply enjoy the abundant floral plantings and massive front porch at the Hotel. We leave the island and travel to Frankenmuth, a charming Bavarian town, home to the world's largest Christmas store and a world-famous chicken dinner. There's time for a panoramic tour of Detroit before your return trip home.

\$5,765 pp; Single +\$1,785



Iceland Land of Fire and Ice

July 16 – 25, 2027

Glaciers, volcanos, waterfalls, and some of the happiest people on earth. Welcome to Iceland! Start with a visit to the Viking World Museum, and a panoramic tour of Reykjavik. Ride into the blue heart of Langjokull glacier. Pass through the Valley of the Horses and stop at the spectacular Godafoss Waterfall. Take a dip into the Mytvatn Nature Baths, the Blue Lagoon of the North. This land of contrasts continues at Hverir, a geothermal field of mud pools, fumaroles and sticky red soil. Next day, travel to the Eastfjords area of dramatic coastlines and small villages. The day ends with a boat cruise on the largest ice lagoon in Iceland before dinner. Next day visit Skaftafell National Park, and travel across lava flows to a famous black beach, home to puffins. Your last day is spent on the Golden Circle Route taking in more natural wonders. Unforgettable Iceland!

\$6,999 pp; Single +\$1,900

Passport required and must be valid for at least 6 months after your return date



For domestic travel, insurance is recommended.
When travelling abroad, insurance is required.



Enchanting Melodies of the Romantic Danube

September 1 – 12, 2027

Travel the romantic Danube River aboard the luxurious Amadeus Amara. The pace is unhurried, with your choice of optional tours or ample time to explore on your own at every port. We have stops planned in Budapest Hungary, Bratislava Slovakia and Vienna Austria before sailing through the breathtaking Wachau Valley. Discover Melk Abbey and its legendary 100,000 volume library. Visit Linz and Salzburg, the birthplace of Mozart. Explore Passau Germany for delicious cheese and pralines. Disembark and travel to Prague, Czech Republic, for three nights of music, history and exploration.

Cabins Starting at \$7,798;

Single +\$1,898

Passport Required



Magnificent Marvels of Iceland and Norway September 6 – 19, 2027

This amazing adventure to northern Europe begins in charming Reykjavik before a Golden Circle tour of waterfalls, geysers and greenhouses. Next day, board the Norwegian Prima cruise ship for the next 10 days. We'll spend time in two of Iceland's scenic northern cities. We leave Iceland for Alesund, Norway, known for art nouveau architecture. Next stop is Maloy with its breathtaking Arctic landscapes and fresh seafood. Don't miss the Flam Railway, one of the world's most beautiful train journeys, before setting sail for Amsterdam, the 'Venice of the North'. A full day gives you time to explore the Van Gogh Museum and Anne Frank House or opt for a day trip to see windmills. Our last day is spent in Bruges/Brussels, Belgium. This trip winds up in London for your flight home.

Cabins from \$8,298 pp; Singles +50% ~ Passport Required



Coastal Maine Fall Foliage September 7 – 13, 2027

Get ready for seven days at the height of the fall foliage season in coastal Maine. Begin this adventure in Portland, Maine with a tour of this historic 19th-century port city. Visit the nation's oldest continuously operating lighthouse and enjoy a harbor cruise. Next we visit historic coastal towns before stepping back in time aboard the Appledore II, an 86 foot two-masted windjammer schooner for a cruise along the coast. We'll tour Acadia National Park and take a nature cruise where you may sight porpoises, seals and other wildlife. Next is the seaside town of Kennebunkport and a lobstering cruise to learn how Maine's famous lobster are harvested. Our last day is spent at Cape Neddick Lighthouse, one of the most photographed in the world, before the flight home.

\$4,950 pp; Single +\$1,200



South Africa, Botswana & Zimbabwe

September 25 – October 7, 2027

Enjoy five-star accommodations throughout this Southern African adventure. We begin in Cape Town with five nights at the luxurious V & A Waterfront Hotel. Ride the cable car to Table Mountain, explore South Africa's wine regions/wineries, ride a funicular and journey to Boulders Beach to see a colony of African penguins. Next, safari in style from the Chobe Game Lodge, Botswana, home to one of the largest elephant populations in Africa. The journey continues as you pass into Zimbabwe and check into the riverside Palm River Hotel for a Sundowner Wildlife Viewing Cruise along the Zambezi River. Next day visit Victoria Falls before a lunch overlooking the breathtaking Batoka Gorge. Your last night is spent at the elegant Palm River Hotel before a flight home.

\$13,775 pp; Single +\$3,950

Passport required. Must have three blank Visa pages, and be valid for six months after your return date





Rails & Trails of the Wild West

September 28 – October 5, 2027

Experience the best of the American Southwest! After arriving in Phoenix, travel to the red rocks of Sedona AZ. Enjoy a morning of shopping and exploring before boarding the Verde Canyon Wilderness Railroad. Next day, spend time in Sedona or take an optional jeep ride before visiting the historic Cameron Trading Post. Wake to Monument Valley and a jeep ride of this scenic countryside. We continue to the south rim of the Grand Canyon; join your guide for an in-depth tour or take an optional train ride before checking into the Grand Canyon Railway Hotel in Williams. After breakfast, travel iconic Route 66, where classic Americana comes to life. We'll visit the Grand Canyon's west rim and the breathtaking Skywalk. Our final day is spent in Las Vegas where you can choose to do as little or as much as you like; take in a show, people-watch, or try your luck in a casino before we head home.

\$4,798 pp; Single +\$1,798

Sicilian Wonders

October 30 – November 7, 2027

Immerse yourself in Sicily, the largest island in the Mediterranean Sea. We begin in the capital city of Palermo, with its delightful blend of architecture and cultural influences. Local guides take you through the picturesque towns of Castelbuono and Cefalu in northern Sicily. There's time to explore castles, shop and dine on your own. A scenic drive takes us to Agrigento for a guided visit to the Valley of the Temples before a local farm lunch. We'll take a guided tour of Ortygia and see the Greek ruins, before a night in Giardini Naxos. The next day takes us to Mount Etna, one of the world's most active volcanoes. Board a cable car to reach a unique landscape and enjoy a delightful lunch at a local winery. Our final day is spent at Taormina, a hilltop town with expansive views of Etna and the Ionian Sea. Our guide takes us to the Duomo as well as the ancient theater of Taormina archaeological site before a farewell dinner.

\$5,134.00 pp; Single +\$2099



Rhine River Christmas Markets

November 28 – December 9, 2027

Enjoy an unforgettable holiday escape on the Rhine River. Options at nearly every port await the active adventurer – bike tours, hikes, and the like. The trip begins in Amsterdam with time to explore Christmas Markets before boarding the beautiful AmaSerena for the next seven nights. In Cologne, Germany, enjoy a guided tour through the Old Town, before visiting Europe's largest Christmas Market. Next day, cruise the beautiful Rhine Gorge, reaching Rüdesheim in time for a wine tasting. We stop in Strasbourg, France with its famous astronomical clock. Next is Basel, Switzerland, where you can take your choice of a walking tour, a guided bike tour or a full day excursion to Lucerne. We leave the ship in Basel for another Market and tours of the picturesque city. Next day takes us up a Gondola, before boarding an aerial cableway to glide over dramatic alpine cliffs high in the Swiss Alps. We fly home from Zurich with memories to last a lifetime.

Cabins from \$7,999 pp; Single upon request. Passport required and must be valid for at least 6 months after return



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