

APRIL 2025

THE NEWS

HERITAGE CLUB WITH KERNDT BROTHERS SAVINGS BANK • TRAVEL • MONEY MATTERS • COMMUNITY NEWS

AMERICA'S 250TH HISTORICAL TOUR NEXT JUNE 2026



Historical tours have been named among your "Top Trip Picks" and what better year than 2026! In honor of America's 250th anniversary, join us in tracing the history of this nation on a journey through Boston, New York, Philadelphia, and Washington, D.C.

JUNE 1-9, 2026 (LEVEL 2)

We'll begin our June 2026 tour in Boston, where the American Revolution took root, then venture to nearby Lexington and Concord, where the "shot heard 'round the world" was fired. Explore historic New York City on a panoramic tour and sit down for lunch in an 18th century tavern. In Philadelphia, see the Liberty Bell

and reflect on the nation's founding at the Museum of the American Revolution.

Explore Washington, D.C. - from the U.S. Capitol Building to the city's iconic monuments and memorials - and visit George Washington's estate, Mount Vernon.

Join us for a **travel show on Tuesday, June 24, at 5:30 PM in Waukon** to cover the full itinerary of this history-packed, educational and experiential 9-day tour, including so many highlights we didn't have space to feature here. RSVP for the travel show at your local branch, call 563-538-0378 or email emarti@kerndtbrothers.com.

Hello, hello! We're long overdue for a newsletter update, and I sincerely appreciate your patience. Suffice it to say, we have a lot to share.

This February, I spent a week with travel club directors, tour operators, and tourism agencies from throughout the U.S. and came back brimming with great ideas!

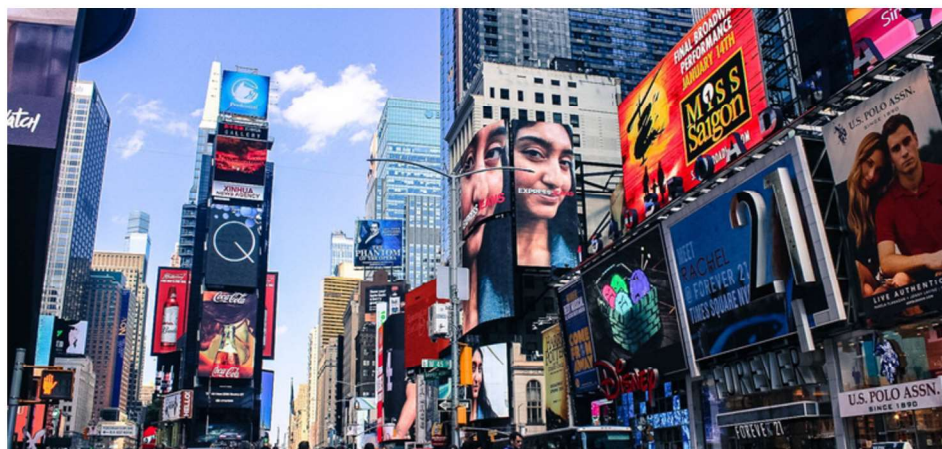
Our club is definitely off and running again, and that feels good!

This edition of the newsletter features fresh travel opportunities, including new extended trips and a Fireside Dinner Theatre trip this June featuring an exclusive experience at Mangiami Italiano. Additionally, we have several more single and 2-day trips coming together behind the scenes, so expect an equally packed newsletter next go 'round.

We're also rolling out a few new Heritage Club membership "perks" that you can check out on Page 3.

So, without further ado, let's dive into the exciting updates, upcoming adventures, and member benefits waiting for you inside this newsletter. We're happy you're here!

- Elisha Marti



Full itinerary online or stop by your local branch for brochure



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Stop by your local branch or call 563-538-0378 for details on any of the trips mentioned in this newsletter

Discover MORE

To access the full itinerary for these trips and details like trip cost, optional excursions, and more, scan this code or visit your local branch to request a printed brochure.



Place your phone camera over the code then click the link that pops up.

Holiday MUSIC CITIES

TRAVEL DATES:
NOV. 30 - DEC. 7, 2025

REGISTRATION DEADLINE:
MAY 20, 2025

HIGHLIGHTS: New Orleans, Memphis & Nashville featuring French Quarter, Jazz Revue, Graceland, Civil Rights Tour, Grammy Museum, Ryman Auditorium, Grand Ole Opry, Historic RCA Studio B, Country Music Hall of Fame, Gaylord Opryland Resort & More!

Tulip Time ON THE RHINE

TRAVEL DATES:
APRIL 22 - MAY 2, 2026

REGISTRATION DEADLINE:
ASAP (previously sold out but we were able to secure a few more seats)

HIGHLIGHTS: Rhine River cruise featuring Switzerland, France, Germany and the Netherlands, including Keukenhof Gardens during Tulip Time, guided tours of many key cities, UNESCO World Heritage sites, and More!

Columbia & Snake RIVERS

TRAVEL DATES:
SEPT. 20 - SEPT. 27, 2026
TRAVEL SHOW: JUNE 11, 2025

REGISTRATION DEADLINE:
FEB. 28, 2026 or Sold Out

HIGHLIGHTS: The best of the Columbia and Snake Rivers, including Mt. Hood, guided tour of Portland, Columbia River Gorge, Vista House, Multnomah Falls, Fort Walla Walla, Hells Canyon Jet Boat Excursion, Coeur d'Alene Lake, Spokane River and Spokane Falls, and More!

"WE TRAVEL NOT TO ESCAPE LIFE, BUT FOR LIFE NOT TO ESCAPE US"

- ANONYMOUS

IN THE Works

AUG 2025

BUS TRIP TO IOWA STATE FAIR
DETAILS IN NEXT NEWSLETTER

TBD

WOLF DINNER TRAIN EXPERIENCE
EXPLORE DULUTH
SIGHT & SOUND, BRANSON, MO
AND MUCH MORE!

*WATCH FACEBOOK & NEWSLETTERS

LOOKING Ahead*

FEB/MAR 2027

HAWAII

SPRING 2027

CANADIAN MARITIMES OR CANADIAN ROCKIES

LATE AUG 2027

SPECTACULAR SCANDINAVIA + ICELAND EXTENSION

FALL 2027

DANUBE RIVER CRUISE, BUDAPEST TO PRAGUE

2028

IRELAND

2029

BEST OF ITALY

*TENTATIVE & SUBJECT TO CHANGE • FEEDBACK WELCOME • ADD'L TRIP OPPORTUNITIES WILL BE ADDED IN 2028 & 2029

Heritage Club "Perks"

A way for us to reinvest in the people who invest with us.



Join us on the **Fireside Theatre and Mangiami Italiano** Italian Dinner Trip and get a **\$25 discount** on the package price as a Heritage Club member. If you have friends who would like to join the trip, by all means, bring them along! Everyone is welcome - even if they don't bank with us or belong to Heritage Club. However, the \$25 discount is exclusive to Heritage Club members only.



Join us in an **extended domestic or international trip** (5+ days) and **earn \$100 per person** in loyalty rewards toward your next extended trip with **Kerndt Brothers** as a Heritage Club member (terms apply). All are invited to travel with us! Loyalty rewards are earned by Heritage Club members only.

*Loyalty rewards are not redeemable for cash. Qualifying trips are 5+ days. Loyalty rewards must be applied toward a subsequent trip within 24 months or forfeited. Loyalty rewards may only be applied toward extended trips of 5+ days. Program begins 4/1/25. Terms subject to change.



This April, earn **4.25% APY*** on a **9-month Certificate of Deposit (CD)**. Plus, **Heritage Club** members qualify for a higher rate (terms apply).

*(APY) Annual Percentage Yield current as of 4/8/25 and applicable to 9-month term only. Offer expires 4/30/25. Rate subject to change. \$1,000 minimum deposit is required to open a new (CD) Certificate of Deposit. Interest is calculated using the daily balance method. Interest is compounded and credited quarterly. Early withdrawal penalties may apply. Automatically renews into a 12-month CD at the respective rate tier and rate offered at that time **Heritage Club members can earn additional interest on the 9-month CD; terms apply. Ask your banker for details or visit <https://www.kerndtbrothers.com/about-us/heritage-travel-club.html>.

stop by your local branch
or scan 
to learn more
about Heritage Club & trips



"TO TRAVEL IS TO LIVE"
- HANS CHRISTIAN ANDERSEN

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WHERE SHOULD WE GO NEXT?

WE HAVE SOME IDEAS,
BUT WE'D LIKE YOUR
FEEDBACK TOO.
SCAN THIS CODE TO
GIVE US YOUR 2 CENTS
ON FUTURE TRAVEL.



SCAN ME