

# THE NEWS

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

## FEBRUARY GET-AWAY: TROPICAL COSTA RICA



Only four places in the world boast an ecosystem so unique that it produces a cloud forest, and Costa Rica is one of them!

**TOUR DATES: Feb. 8-16, 2027**

### TRAVEL SHOW:

Learn about this tour at an in-person travel show in Waukon on **Wednesday, May 6, at 5:30 p.m.** Please **RSVP by May 4** to [emarti@kerndtbrothers.com](mailto:emarti@kerndtbrothers.com), call 563-538-0378, or stop by a local branch. Zoom link is available. Additional details available when you RSVP.



### TOUR HIGHLIGHTS:

- San Jose w/coffee plantation tour
- 3-night stay overlooking the majestic Arenal Volcano
- Cano Negro riverboat trip in a covered canoe (panga)
- Tour a family-owned farm in Arenal. Taste exotic fruit, see how sugar cane is processed & try cane liquor
- Cruise on Lake Arenal
- Monteverde Cloud Forest
- Choice of Hanging Bridges walking tour or canopy zip line adventure
- Guanacaste, known for its fine sandy beaches and ocean views
- Explore the beach town of Samara

**Heritage Club is buzzin'!** We've just released several exciting 2026 single- and two-day trips, including **The Fab Four – The Ultimate Beatles Tribute** in Cedar Rapids, the **Pella Tulip Festival + Meskwaki Casino**, and the beloved musical **"Come From Away" at The Fireside Theatre**. And for those who've been waiting patiently... we're thrilled to finally announce that our **October Branson trip** is officially on the calendar! We're also gearing up for a few big reveals. At our May Travel Show, we'll debut a highly anticipated tour to **Norway and Iceland**. Plus, we're cookin' up an **August mystery trip**.

Who's excited? We are! If you want to be the first to hear about new trip announcements, I strongly encourage you to sign up for our new bi-weekly e-newsletter. Subscribers will get trip releases *first*, along with product specials—like the limited time high APY on our 9-month CD when paired with a high-yield companion savings account, too (see page 3). Stay connected. Sign up on our website at: [www.kerndtbrothers.com](http://www.kerndtbrothers.com)

-Elisha Marti



*Pella Tulip Festival*  
See Page 3



## The Fab Four is April 12

Grab your friends and join us for a groovy afternoon that'll have you singing "yeah, yeah, yeah!" On **Sunday, April 12**, Heritage Club is headed to the historic Paramount Theatre in Cedar Rapids for **"The Fab Four – The Ultimate Tribute,"** a remarkable show that faithfully recreates the timeless music and energy of The Beatles. We'll **pick up** travelers in **Waukon, Decorah and West Union** and arrive in time for the 2:30 p.m. performance, then stop for dinner at 30hop before heading... **(Continued on Page 2)**



**IN THE Works**

**AUG 2026** • **MYSTERY TOUR**  
DETAILS IN NEXT NEWSLETTER

**BOOKING Now**

**APRIL 12, 2026** • **THE FAB FOUR BEATLES TRIBUTE**

**MAY 7-8, 2026** • **PELLA TULIP FESTIVAL W/ MESKWAKI CASINO - 2 DAYS**

**SEPT 16-17, 2026** • **"COME FROM AWAY" AT THE FIRESIDE + VERONA, WI**

**OCT 4-8, 2026** • **BRANSON BUS TRIP W/SITE & SOUND + SIX + TITANIC**

Flyers for "Booking Now" trips available at your local branch, online, or call 563-538-0378



**COLUMBIA & SNAKE**

**TOUR DATES:** Sept. 20-27, 2026

**HIGHLIGHTS:**

- Majestic Mt. Hood with lunch at Timberlake Lodge
- Panoramic tour of Portland incl. Old Town Historic District & International Rose Test Gardens
- Highlights of Columbia Gorge including Vista House, Multnomah Falls, and Bonneville Dam.
- Fort Walla Walla Museum
- Jet boat excursion on the Snake River into Hells Canyon
- 2 nights at Coeur d'Alene Resort with narrated dinner cruise on Lake Coeur d'Alene.
- Authentic Native American Cultural Experience incl. tribal entertainment and cuisine
- Eagle Aviary Tour
- Touring in Spokane including the SkyRide gondola



**SEINE RIVER CRUISE**

**TOUR DATES:** May 12-22, 2027

**Travel Show: April 7. Call for info.**

**HIGHLIGHTS:**

- Panoramic tour of Paris, France
- Giverny, where Claude Monet lived for 40 years
- Honfleur, a harbor town known for its picturesque old port and timber-framed houses
- Oyster-tasting experience
- Rouen's medieval centre: Learn about Vikings and Joan of Arc.
- Gothic Notre-Dame Cathedral
- WWII experience of Normandy, including Normandy Beach, memorials and a WWII museum
- Cheese-tasting & Normandy cider farm
- Chateau de La Roche-Guyon, a country retreat for Normandy's nobility
- Plus, much more!

**The Fab Four**

Continued from Page 1...

...home. Cost is \$100/pp for Heritage Club members (\$125/pp for non-HC friends) and includes your show ticket, motorcoach transportation, and bus snacks. Dinner at 30hop is self-pay. Invite your family or friends - everyone is welcome! It'll be an unforgettable afternoon of classic hits and great company! Sign up with your local branch or call 563-538-0378. Trip cost is due at time of registration.

**2026 daytrips will be announced here first!**

**STAY INFORMED!**  
NEW e-newsletter is THE BEST way to stay informed. Bi-weekly. Sign up on website!

High five, friend! Welcome to the Kerndt Brothers Bank Newsletter!

You've come to the right place. Inside, you'll find updates on new banking tools, special product offers, financial guidance, Heritage Club travel opportunities, and the extra perks our Heritage Club community enjoys!

First name

Last name

\* Email

By submitting this form, you are consenting to receive marketing emails from Kerndt Brothers Savings Bank. You can revoke your consent to receive emails at any time by using the Safe Unsubscribe® link, found at the bottom of every email.

Stop by your local branch or scan this code to learn more about Heritage Club & upcoming trips





## ***If you've been waiting for the right moment to put your savings to work, this is it!***

Through April 30, 2026, Kerndt Brothers Savings Bank is offering a **Certificate of Deposit (CD) rate of 4.05% APY\* on a 9-month term** when you open and fund a **High-Yield Companion Savings Account** the same day. Plus, Heritage Club members can earn an even higher rate on this CD. Even better – the Companion Savings account currently earns a competitive 3.35% APY\*\*. **Now that's a strong savings plan!**

Grow your money faster while staying **diversified between term savings and liquid funds** – perfect for future plans like home improvements, a major purchase, a vacation, or simply building a rainy-day reserve.

### **Companion Savings highlights:**

- Deposit must be equal to or less than the CD deposit; minimum \$5,000 to get the special 4.05% APY\* on the CD.
- No additional deposits allowed after the account is opened
- Unlimited in-person withdrawals when you need access
- No time commitment for Companion Savings Account
- Personal accounts only

With two standout rates working together, this is a smart way to grow your savings while keeping flexibility built in. **Stop by your local Kerndt Brothers Savings Bank branch or call 1-800-577-5272.**

\*(APY) Annual Percentage Yield effective as of 3/17/2026. Stated rate is contingent upon customer funding a Companion Savings Account the same day as the Certificate of Deposit (CD). \$5,000 minimum deposit is required to open a new CD at 4.05% APY and Companion Savings Account must be opened at an equal or lesser deposit value as CD, minimum \$5,000. Interest is calculated using the daily balance method. Interest is compounded and credited quarterly. Early withdrawal penalties may apply.

\*\* (APY) Annual Percentage Yield effective as of 3/17/26. Rate subject to change. No time commitment. Unlimited in-person withdrawals. No additional deposits allowed after original open date. Personal accounts only. \$5,000 minimum deposit required to open account for this special CD rate. Avoid the \$3 monthly maintenance fee with an average daily balance of \$50 or more per statement cycle.

## ***Pella Tulip Festival***

with overnight stay at **Meskwaki Casino & Hotel**

Join us **May 7–8, 2026**, for a colorful spring getaway to the beloved **Pella Tulip Festival!** We'll depart May 7 and enjoy an overnight stay at **Meskwaki Bingo & Casino in Tama**, including a buffet dinner and time to relax or try your luck. **The next morning we'll travel to Pella** as the town bursts into bloom for Tulip Time, featuring more than 300,000 vibrant tulips, traditional Dutch costumes, lively music and dancing, parades, food vendors, and a charming downtown full of shops and festival fun. You'll have free time to explore the festival at your own pace before we head home that evening.

Cost is \$250 per person for Heritage Club members (\$275 for non-members) and includes round-trip transportation, bus driver gratuity, overnight accommodations at Meskwaki Casino, buffet dinner on May 7, plus snacks and water on the bus. Breakfast on May 8 and festival food & festivities are on your own. **Pick up locations in Waukon, Decorah and West Union.** Stop by your local branch to register or reach out to Elisha at [emarti@kerndtbrothers.com](mailto:emarti@kerndtbrothers.com) or 563-538-0378. Registration fee due at time of sign-up.



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## RELEASE OF NORWAY + ICELAND

Join us Wednesday, May 6, at 5:30 PM in Waukon, for the **debut of (drum roll, please) Norway + Iceland Extension.**

We'll be talking about this highly-anticipated tour for the first time, and we expect it to fill fast. **Please RSVP** at 563-538-0378, by email at [emarti@kerndtbrothers.com](mailto:emarti@kerndtbrothers.com), or with your local branch.

**Zoom option available.**

Location and other information will be provided ahead of the event.