

Incredible Iceland!

Christmas on
the Danube

Ultimate Hawaii
Cruise Tour

Kenya Wing Safari

Italy's Treasures



Mascoma
Bank

WELCOME

Dear Fellow Travelers,

It's never too early to start planning your next adventures! And we're here to help. Travel with us and embark on a stress-free journey that will relax you, inspire you, and provide you with memories of amazing times shared with friends.

This year, we've got a stellar lineup of trips, including the ultimate Hawaii cruise, a wildlife safari in Kenya, and incredible tours of Italy and Iceland! Wherever we go, you can be assured that we've paid careful attention to every detail, ensuring you a trip of a lifetime.



And don't forget—we've got plenty of options for those times you want to stay close to home. Join us for a trip to Portsmouth to see *Elf: The Musical* in December and continue to get into the holiday season with Holiday Decoration Day in White River Junction!

See you soon,

—**Doreen McKinney**

Platinum Passport Club Director

Mascoma Bank

888-627-2662 or 603-443-8685

doreen.mckinney@mascomabank.com

GIFT CERTIFICATES



Looking for a special gift this holiday season for someone who loves to travel?

Grant your favorite adventurer a very special wish—surprise them with the opportunity to enjoy a trip or event of their choice with a Platinum Passport Club Gift Certificate!

Gift certificates are available in any denomination.

For more information or to purchase a gift certificate:
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Christmas on the DANUBE

Featuring a Six-Night
Danube River Cruise

**Join us for a special Christmas
celebration on the banks
of a historic European river!**

The first day of our journey you'll spend relaxing in Bavaria. The next day, you are free to explore the town of Würzburg and Rothenburg, one of the most well-preserved, medieval walled towns in Germany, where you can enjoy a charming Christmas market and an ornament-making demonstration.

In the late afternoon, we'll head to Nuremberg to explore the city and board our cruise ship. Our first stop is Regensburg, another of Germany's best-preserved medieval cities, where we'll experience its Christmas market and brightly lit wooden huts where shopkeepers sell wooden toys and handicrafts.

Our next stop is the town of Passau, a 2,000-year-old fairytale city that boasts ornate Baroque architecture, cobblestone streets, and St. Stephen's Cathedral.

Then, we'll cruise to the charming town of Emmersdorf and join an excursion to the nearby town of Dürnstein. Before we return to the ship, we'll enjoy a Glühwein party!

Christmas on the Danube
November 26–December 4, 2018

Fee (per person, double): \$3,609 lower outside • \$4,009 middle outside • \$4,409 upper outside • \$5,409 suite

Includes: round-trip airfare from Logan International Airport, air taxes and fees/surcharges, hotel transfers, 7 breakfasts, 5 lunches, 7 dinners, comprehensive travel insurance

And then—Vienna! Austria's gorgeous capital city welcomes us with another Christmas market. We'll also see the lavish Hofburg Palace, the Vienna Opera House, the buildings of Ringstrasse, and Vienna's St. Stephen's Cathedral. You'll have the option of joining an optional tour of the Schönbrunn Palace. We'll end our delightful Christmas cruise of the Danube with a farewell evening of food, music, and entertainment about the ship, and even enjoy a Christmas concert to cap off a week of seasonal festivities!

ULTIMATE HAWAII

Cruise Tour

Ah, Paradise on Earth!

Our adventures in paradise begin when our plane touches down in Honolulu, where our hotel, the Hilton Hawaiian Village, is located right on the beach in Waikiki!

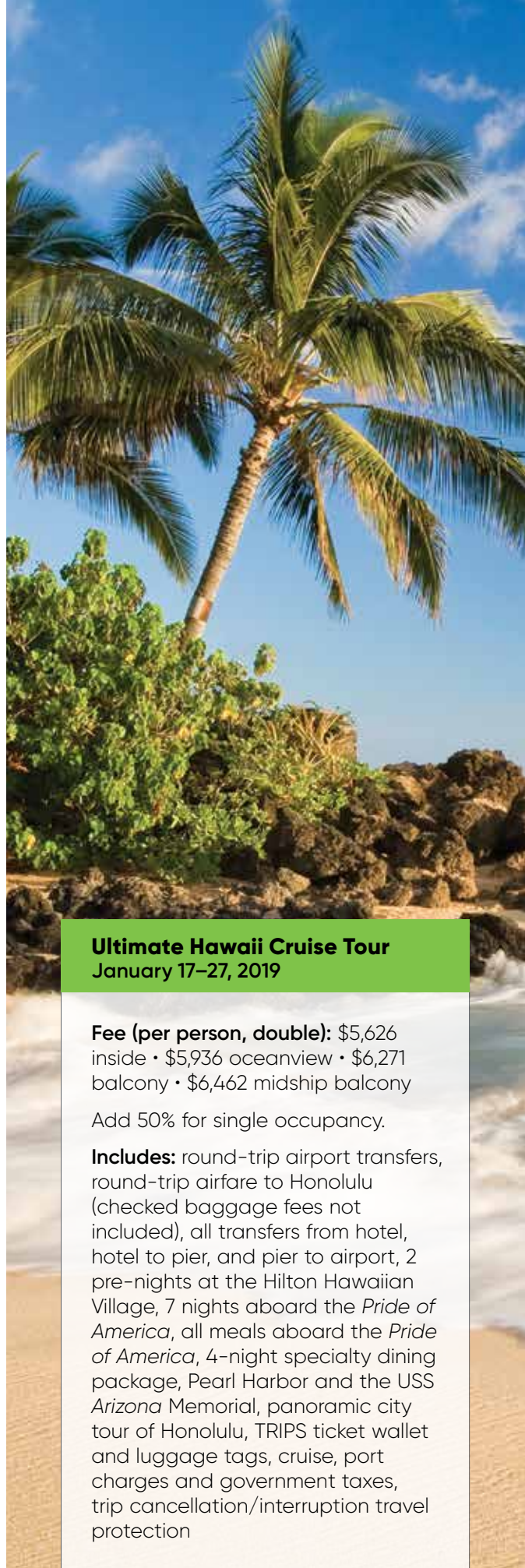
We'll enjoy our first day in Honolulu by walking the sandy beach with Diamond Head as your backdrop or taking a dip in the warm Pacific waters. In the afternoon, we'll enjoy a visit to Pearl Harbor. Back at the hotel, we'll get to be a part of a special Rainbow Revue with music, a hula performance, and fireworks over the beach.

The next day, it's time to embark on the *Pride of America*! Our first port of call is Maui, which readers of *Conde Nast Traveler* have voted "Best Island!" You can take a scenic drive to Hana, spend time on the beautiful Kaanapali Beach, and see Maui's highest peak, Haleakalā, a massive volcano that rises more than 10,000 feet above sea level. The next day, you might choose to visit the Kanaha Pond Wildlife Sanctuary, where the endangered Hawaiian stilts breed, or go on a submarine adventure!

After overnight cruising, we'll land on the Big Island to see dramatic waterfalls, verdant rainforests, and lush gardens. The next day brings us to the Gold Coast of Kona, where King Kamehameha spent his final years and where famed explorer James Cook set foot in 1778. In today's world, you can spend your time snorkeling, swimming, dolphin spotting, or visit a restored sacred place of refuge.

Our next stop, Kauai, is a very special place, lined with majestic cliffs, emerald valleys, and golden beaches. You might find some places familiar from movies such as *Jurassic Park*, *Raiders of the Lost Ark*, and *King Kong*, all of which were filmed here!

The next day, we'll set sail past the dramatic Nā Pali Coastline to wave goodbye to such a special place. Back in Honolulu, we'll take a panoramic city tour past landmarks such as National Cemetery of the Pacific, the Hawaiian State Capitol building, and Pali lookout.



Ultimate Hawaii Cruise Tour January 17–27, 2019

Fee (per person, double): \$5,626 inside • \$5,936 oceanview • \$6,271 balcony • \$6,462 midship balcony

Add 50% for single occupancy.

Includes: round-trip airport transfers, round-trip airfare to Honolulu (checked baggage fees not included), all transfers from hotel, hotel to pier, and pier to airport, 2 pre-nights at the Hilton Hawaiian Village, 7 nights aboard the *Pride of America*, all meals aboard the *Pride of America*, 4-night specialty dining package, Pearl Harbor and the USS *Arizona* Memorial, panoramic city tour of Honolulu, TRIPS ticket wallet and luggage tags, cruise, port charges and government taxes, trip cancellation/interruption travel protection



KENYA

Wing Safari

Journey Across an
Enchanting Land!

We'll begin this trip of a lifetime in Nairobi, where we will be met by our safari director and escorted to a five-star hotel.

The next day, we'll hold a pre-safari briefing at the hotel before heading out to the Giraffe Center, where we'll learn about conservation efforts to reintroduce this amazing creature into protected areas. We'll even get to hand-feed a giraffe (from a raised platform, of course!).

While in Nairobi, you'll also get to visit the home of Karen Blixen—perhaps you've read her memoir, *Out of Africa*? Then, we'll tour the Kazuri Bead Factory, which employs mostly single mothers to provide them with a steady source of income.

The next day is our first day of safari! We'll start by driving through tea and coffee plantations on our way to the gorgeous Aberdare Country Club for a delicious buffet luncheon. Be on the lookout for the resident peacocks! We'll also visit The Ark, a part of the Aberdare National Park that overlooks a floodlit waterhole where a host of wildlife

comes to drink. Enjoy your dinner and then settle in for the show of elephants, Cape buffalo, bushbucks, warthogs, and maybe even a leopard or rhino!

The next morning, we'll climb aboard our safari vehicles, where no more than six people travel together to ensure everyone has terrific views of the constantly changing scenery. Get ready to cross the equator from the Southern to the Northern Hemisphere on our way to the Mount Kenya Safari Club! Here, you'll see stunning views of Mount Kenya while being treated to sumptuous dining, gracious hospitality, and deluxe accommodations.

After our stay at the Club, we'll embark on our trip to Samburu, one of East Africa's most interesting game parks. We'll arrive at the Sarova Shaba Lodge just in time for lunch. Later in the afternoon, we'll head out on our first game drive to the waters of the

Ewaso Nyiro River, where we hope to spot elephants, reticulated giraffes, beisa oryx, Grevy's zebras, and long-necked gerenuks.

The next day, another game drive will offer the opportunity to watch the Somali ostrich and the vulturine guinea fowl, along with more than 300 species of birds that make their home along the riverbank. In the afternoon, we'll have the unique chance to visit a Samburu village, where we'll be welcomed with song and dance and learn about the everyday life and culture of these nomadic people.

After a short flight over the Great Rift Valley, we'll land at the unspoiled savannah of the Maasai Mara Game Reserve to settle into our luxury tents at the Mara Safari Club. After lunch by the river, we'll go for an afternoon game drive across the grassland plains to see herds of zebra, giraffe, and gazelle, while topi, elephants, and buffalo wallow in the swamp areas. The next day, we'll enjoy two extensive game drives to find enormous herds of grazing animals, while lions, hyenas, and cheetahs hide in the bush.

Want a bird's eye view of this gorgeous countryside? Take a balloon safari at dawn! This optional excursion is a chance to feel the full sense of wonder this country inspires. Finish your balloon trip with a champagne breakfast right there on the veldt.



Fee (per person): \$8,099 double • \$10,262 single

Includes: round-trip airfare to Nairobi, Kenya (checked baggage fees are not included), 8 nights accommodation at the finest luxury hotels, lodges, and tented cabins, all sightseeing and admissions as detailed in the itinerary, all park fees, day rooms at the Nairobi Serena Hotel prior to return flight, 3 daily meals while on safari, a Welcome to Africa dinner at the Carnivore Restaurant in Nairobi, 2 intra-Kenya flights, transportation by safari cruiser, services of safari drivers and guides, portage of one full-size suitcase per person, TRIPS safari bag, ticket wallet, and luggage tags, all government taxes and fees

The next day, we'll fly back to Nairobi for an afternoon of shopping or relaxing before your evening flight home after what is truly the experience of a lifetime.



TRAVELER SPOTLIGHT

Caroline Taylor

I have been traveling with the Platinum Passport Club for the past 15 years. I have been on many trips out of the country, plus many here in the United States. Some places I have visited with the Club are Ireland, Costa Rica, Germany, Russia, Alaska,

Colorado, Montana, and many more. My friend Nancy Comstock travels with me. It is wonderful to be able to just board the bus in White River Junction, and have everything taken care of from that point until we are home again. Doreen and Sue could not do more for us. Our next trip will be Kenya Wing Safari in February and we can't wait!

Incredible ICELAND!

The Land of Volcanoes, Hot Springs, and Horses Awaits!

Our trip starts in the capital city of Reykjavik, where we'll tour the Reykjanes Peninsula along with the lovely city center and charming harbor area. The next day, we'll stop at the Kerid Crater, a relatively young volcanic crater lake that's only 3,000 years old! Next, we head to Friðheimar for a horse show and a chance to meet Icelandic horses, a truly unique breed of horse.

Have you ever wondered how they grow tomatoes in Iceland? We'll learn all about it at a geothermal greenhouse and then taste the fruits of the labor with a fresh tomato soup for lunch. In the afternoon, we'll stop at the Geysir Hot Springs and take a stroll on the geothermal fields. From there, we'll continue on to Gullfloss, a spectacular two-tier waterfall that tumbles into the Hvítá River, and finish up the day at Thingvellir National Park, a UNESCO World Heritage site. For those who wish to go on an optional excursion, you can take a relaxing soak in the warm, geothermal seawater of the famous Blue Lagoon!

The next day brings us to Akureyri, Iceland's Capital of the North. Here, we'll have lunch and enjoy the views of the harbor from the Church of the Akureyri before taking a whale-watching cruise set against the backdrop of the beauty of the fjord. Watch for the humpbacks!

Our next stop is Goðafoss, the waterfalls of the Gods, which is a treat for the eyes, as is Lake Mývatn, known for its geological wonders and beautiful views. Have a walk through a lava labyrinth at Dimmuborgir—watch out for the trolls that are said to live there!



We'll stop at the Nature Baths for another look at the local blue lagoon, where bathers can sink into a pool of geothermal water drawn from fissures deep in the earth's surface. At Námaskarð, we'll see bubbling mud pools and steaming solfataras before heading out through the uninhabited, moonlike highlands of East Iceland. Keep your eyes out for Arctic fox and reindeer. Our last stop of the day is Dettifoss, Europe's most powerful waterfall, located in the northern part of Vatnajökull National Park.

The next day is one of gorgeous views! Admire the spectacular fjord landscapes along the winding roads of the east coast of Iceland. We'll have lunch and enjoy a stroll around the picturesque fishing village of Djupivogur before continuing on past Vatnajökull, Europe's largest glacier, which covers 8 percent of Iceland. At Jökulsárlón, we'll see an incredible glacial lagoon filled with floating icebergs, plus a multitude of seabirds and seals swimming in those glacial waters. Brrr! Luckily, we have a small boat for a cruise through the lagoon for more spectacular views. In Skaftafell, we'll stop at the national park's visitor center to check out Iceland's highest peak, and, after dinner, look upward because we might be lucky enough to see the northern lights!

The next day, we begin at a beautiful waterfall in Kirkjubaejarklaustur that is surrounded by massive, moss-covered rocks. Later, in Eldraun, you'll be amazed at the eerie views of more than 216 square miles of moss-covered lava rock. Then we're off to admire the powerful Skogafoss and Seljalandsfoss waterfalls. You might think if you've seen one Icelandic waterfall, you've seen them all, but that's simply not the case! Relax at the hotel in Hella with its outdoor saunas and hot tubs before enjoying our last dinner together.

If you're still eager for more, you can take an optional early morning trail ride on Icelandic horses before checking out of the hotel. We'll visit the Hellisheiði Power Station, the third largest geothermal power station in the world, and enjoy a fascinating tour that will show how the city of Reykjavik gets its power. Later, we'll catch a flight home with wonderful memories of incredible Iceland!



Incredible Iceland!
August 11–18, 2019

Fee (per person): \$4,995 double • \$5,979 single

Includes: round-trip airfare, round-trip local airport transfers, deluxe motor coach transportation throughout the tour, 6 nights hotel accommodations, 6 breakfasts, 2 lunches, 1 to-go lunch, 5 dinners, all activities and admissions as listed in itinerary, baggage handling in hotels, all tour-related taxes and gratuities, Group Deluxe Protection Plan through Travel Insured International



ITALY'S *Treasures*

Art, Food & Wine of Italy

Gorgeous landscapes, artistic masterpieces, delicious food and wine—everything that makes Italy special!

After an overnight flight, we'll begin our Italian tour on Lake Maggiore, a pristine body of water surrounded by the exquisite beauty of the Alps. Here, we'll visit a wine shop and enjoy some *prima di cena* snacks before cruising to the lovely Isola dei Pescatori for a welcome dinner.

The next day, we'll explore Stresa, an ancient village nestled in the mountains, where a local family offers their very own artisanal cheese paired with the region's best wines. Afterward, you have the option to explore the local piazzas, wander down cobblestone streets, or relax on an optional cruise of this scenic lake region.

A mix of history and gorgeous views awaits us at Lake Orta, an ancient glacial lake in the Alpine

foothills, where we'll journey by boat to the tiny Isola di San Giulio, home to a working convent. Then, we'll travel down the Liguria coast along the Italian Riviera toward the town of Sestri Levante, before finding ourselves at Cinque Terre, a UNESCO World Heritage site. Here, we'll travel by rail through medieval villages and find ourselves in a delightfully isolated string of fishing villages tucked between the mountains and the Mediterranean Sea—a place forgotten by time.

Lucca, a medieval city encircled by sixteenth-century Renaissance walls, offers the chance to gather in ancient piazzas where people have been sharing stories, food, and wine for centuries. Explore Lucca on foot or via bicycle—it's your choice! Be sure to check out the Cathedral of San Martino and the



Italy's Treasures
September 28–October 9, 2019

Fee (per person): \$6,169 double
• \$7,069 single • \$6,069 triple

Includes: round-trip airfare from Logan International Airport, air taxes and fees/surcharges, hotel transfers and cancellation waiver, 10 breakfasts, 1 lunch, 6 dinners, insurance of \$315 per person



Piazza dell'Anfiteatro. At the end of the day, we'll tuck into a historic Tuscan village for a rejuvenating four-night stay.

Next stop: Florence, birthplace of the Renaissance, home of the Medici family, Galileo, Botticelli, and da Vinci! On our walking tour of this iconic city, we'll take in a myriad of monuments and architectural accomplishments, including Michelangelo's incredible statue of David at the Academy Gallery.

Later, we'll travel south to Siena, where we'll wander the medieval streets through narrow passageways on a guided tour of this UNESCO World Heritage site. We'll visit the Gothic cathedral, a dramatic architectural marvel rich in frescoes by Pinturicchio and masterpieces by Pisano, Donatello, and Michelangelo.

A day relaxing in the golden Tuscan countryside is just the thing to refresh and revitalize your senses after absorbing so much art and history the past few days. We'll tour a family-owned wine estate and have a lunchtime cooking lesson with the estate's chef before breaking bread with an authentic

Tuscan lunch, complete, of course, with wines produced on-site. Enjoy more Italian food for dinner at a local Tuscan restaurant. Buona disgestione!

Bologna is a city that has hardly changed since the Renaissance. Enjoy stopping at the city's specialty food shops and sample some local delicacies on our way to Venice for a two-night stay in one of the most romantic cities in the world!

This floating city hosts magnificent art collections and architectural amazements such as Gothic and Renaissance marble palaces that tower over the canals, where gondolas are the favored form of transport. We'll take a boat journey to Murano for a glass-blowing demonstration on an island that is renowned for its glass-making tradition, dating back to the eighth century. Back in Venice, we'll take a locally guided tour of St. Mark's Square and Basilica, the Clock Tower, and the Bridge of Sighs.

Addio, Italia! Join your new friends for a spectacular farewell dinner before we depart the next morning with our bellies full and our minds inspired.

EARN

2.65%

Annual Percentage Yield

WITHOUT A LONG-TERM COMMITMENT

For a limited time only, Mascoma Bank is offering an 18-month CD that gives you stable, market-leading returns without tying up your cash for multiple years.

- ▶ 2.65% Annual Percentage Yield
- ▶ 18-Month Certificate of Deposit
- ▶ \$500 minimum to open
- ▶ Offer only valid for funds not currently on deposit at Mascoma Bank

As a special offer, Mascoma Bank customers can roll in matching funds from Mascoma accounts. For instance, if you deposit \$15,000 in this CD you can add in another \$15,000 from one of your current Mascoma Bank accounts.



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TRAVELER SPOTLIGHT

Judy and Bill Collishaw

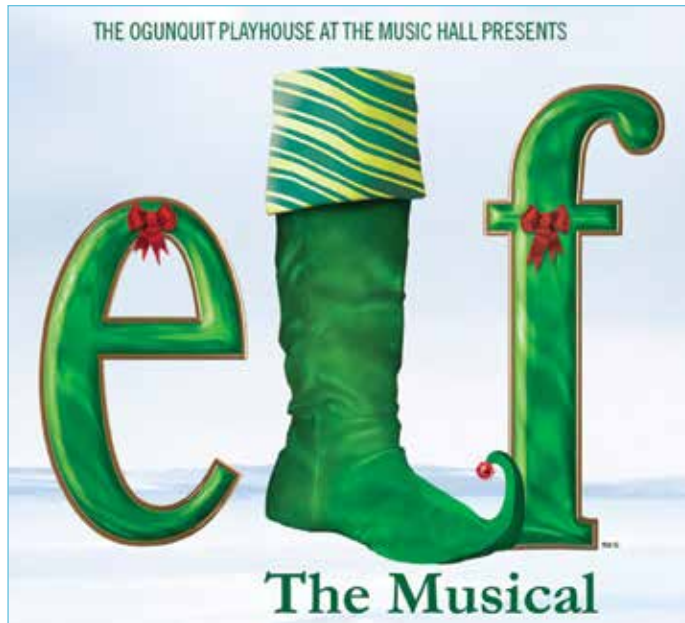


We are relatively new to the Platinum Passport Club, having been involved only for about the last five years. It's been a busy, exciting time. What fools we were for not having joined sooner!

We have been on trips to Montana and Glacier National Park, Costa Rica, Norway and the Baltic, the Pacific Northwest, and the Maritime Provinces—all memorable, all enjoyable. In addition to the longer trips, we have been fortunate to attend a number of day trips as well. In every case, we came away marveling at the meticulous planning by Doreen and Sue. From advance presentations to pre-trip meetings to constant availability throughout the trips, nothing is left to chance. We can't thank them enough for all their hours of hard work, as well as their consistent friendliness and warmth.

We look forward to many more future adventures with the Club, greeting old friends from previous trips and making new friends along the way. So, come join the group! Once you step on the bus, sit back, relax, let your stress and anxiety melt away, knowing that you are in excellent hands. It's time for Doreen and Sue to take over and work their special brand of magic!

UPCOMING EVENTS



Elf! The Musical December 12, 2018

The Ogunquit Playhouse at the Music Hall, Portsmouth, New Hampshire

Fee: \$189 member, \$199 nonmember

Includes: transportation, lunch, show ticket, all taxes and gratuity

Join us for a daytrip to see *Elf! The Musical* and laugh at the hilarious adventures of Buddy, a human raised by the elves at Santa's workshop who embarks on a grand adventure to find his birth father in New York City.

Holiday Decorating Day December 14, 2018, 2-4:30 p.m.

Mascoma Bank
243 Sykes Mountain Avenue
White River Junction, Vermont

Fee: \$20 member, \$26 nonmember

Includes: all supplies and snacks

Join Doreen and Sue for this popular annual event and create your own Snow Lanterns!

RSVP: Doreen McKinney 603-443-8685, doreen.mckinney@mascomabank.com or Sue Beaulieu 603-443-8650, suzanne.beaulieu@mascomabank.com



Pub Crawl April 6, 2019

Burlington, Vermont

Fee: \$145 member, \$155 nonmember

Includes: transportation, lunch, education, beer tasting, all taxes and gratuities

Join us for a fun-filled day enjoying tours and tastings at 3 breweries, including an additional drink ticket and a catered lunch!

RSVP: Doreen McKinney 603-443-8685, doreen.mckinney@mascomabank.com or Sue Beaulieu 603-443-8650, suzanne.beaulieu@mascomabank.com

A Minute With

Sadie Wells



My current duties at Mascoma Bank: As Branch Manager in Enfield, my role is to know and understand my customers' needs so that I can best help them. This applies to both my personal customers and the businesses in the community. I am responsible for inspiring the employees in my branch to do the same.

My years with Mascoma Bank: I celebrated my 20th anniversary with Mascoma Bank this year. When I came to the bank, I worked as a teller and moved around from branch to branch as needed. At the time we had 14 branches, and I had the opportunity to work in 12 of them. I became a Branch Manager in 2001 and recently accepted a promotion to lead the Enfield office. I am settling in and enjoying my new role.

What I love about my job: This is a tough question because I love so many things about my job! I enjoy helping people, and working here gives me the opportunity to do that every day. Plus, Mascoma Bank recently became a B Corp™, which perfectly aligns with my personal values of volunteering in my community and doing good for others, making this job the perfect fit for me.

Something you may not know about me: While I love to explore new places, my favorite place to be is in the White Mountains of New Hampshire. In the summer, I spend nearly every weekend camping there.



PLATINUM PASSPORT CLUB TRAVEL POLICIES

Health Policy

On Platinum Passport Club trips, it is required that persons needing assistance be accompanied by a companion who is capable of and totally responsible for providing that assistance. Neither Mascoma Bank personnel nor its suppliers may assist with medications or physically lift or assist clients onto transportation vehicles. Travelers needing special assistance for anything other than personal needs must notify Platinum Passport Club at the time of booking to determine what assistance may reasonably be made available.

Reservation Policy

A deposit is required upon reservation to guarantee your place for any Platinum Passport Club event. If you make your reservation by telephone, please submit your deposit check within 10 days. Make checks for all trips payable to Mascoma Bank Platinum Passport Club.

Cancellation Policy

Cancellation insurance is available on all extended trips and is highly recommended for travel. Should it be necessary to cancel before any trip, we request as much notice as possible. A refund of your deposit, in full or in part, will be made if you cancel prior to the final payment date and if:

- There is a waiting list of members and we can fill your vacancy.
- There are no cancellation penalties charged by our vendors.

If you cancel after the final payment date, any refund will be determined by the vendors and their penalty policies. If there is not a waiting list, it is your responsibility to resell your tickets. We have very few cancellations and do appreciate your willingness to be placed on a waiting list.



PLATINUM PASSPORT CLUB CALENDAR

NOVEMBER 2018

November 26–December 4
Christmas on the Danube

DECEMBER 2018

December 12
Elf: The Musical

December 14
Holiday Decorating Day

JANUARY 2019

January 17–27
Ultimate Hawaii Cruise Tour

FEBRUARY 2019

February 14–24
Kenya Wing Safari

APRIL 2019

April 6
Pub Crawl

AUGUST 2019

August 11–18
Incredible Iceland

SEPTEMBER 2019

September 28–October 9
Italy's Treasures