



PHILADELPHIA AND BRANDYWINE VALLEY

Caribbean Cruise

Columbia and Snake Rivers

Canyon Country



Mascoma
Bank

WELCOME

Dear Fellow Travelers,

This has been another exciting year with the Platinum Passport Club and certainly a memorable one as it marked our 20-year anniversary! In reflecting on these past years, I realized that growing the club to what it is today has given me a great sense of pleasure. It has always been my mission to exceed expectations while pursuing my passion to seek new destinations and attractions that will wow you, and, of course, delivering the extras that will delight you! I am deeply fond of the advantages that group travel provides, and the positive experiences and influences that it brings to so many of you.

Earlier this year, we cruised around the Hawaiian Islands, finding palm-fringed blue lagoons, lush rainforests, and cascading waterfalls. And, oh my, the beaches!! As we traveled from one beautiful island to the next, each seemed like a new paradise. Recently, we visited Iceland, one of the most geologically diverse countries. Its natural wonders are nearly a comprehensive sampling, ranging from slumbering volcanos and majestic waterfalls to a variety of flora and wildlife. It is a world where culture, nature, and history complement each other, creating a unique experience.

Traveling with the Platinum Passport Club is easy and stress free. Lasting friendships have been developed on our tours and our members look forward to seeing those familiar faces, as well as new ones, and traveling with them on their next fun journey!

If you haven't joined us or if you're looking for your next adventure, we have several wonderful trips lined up for the coming year. Whether it be one of the great dinner/theater trips close to home, a winter escape on a Western Caribbean cruise, a springtime experience to Bluegrass Country and the Smoky Mountains, or Philadelphia and Brandywine Valley, or a road trip to cheer on the Boston Red Sox in Toronto, there is sure to be something to please!



We look forward to seeing you on a trip soon!

–**Doreen McKinney**
Platinum Passport Club Director
Mascoma Bank
888-627-2662 or 603-443-8685
doreen.mckinney@mascomabank.com

CONTENTS

9-Night Western Caribbean Cruise	page 4
Bluegrass Country and the Smoky Mountains	page 6
Featuring Louisville, Gatlinburg & Asheville	
Cruising Along the Columbia and Snake Rivers	page 8
A Minute With Sherry Hall	page 10
Benefits of Group Travel	page 11
Traveler Spotlight	page 11
Noel and Sharon Everts	
Philadelphia and Brandywine Valley	page 12
Canyon Country	page 14
Featuring Arizona & Utah	
Upcoming Events & Day Trips	page 16
Thank You, Barry McCabe	page 18
Traveler Spotlight	page 19
Bob and Laura Pulaski	
Calendar	back cover

GIFT CERTIFICATES



This holiday season, give the gift of experience!

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:
doreen.mckinney@mascomabank.com, 603-443-8685
suzanne.beaulieu@mascomabank.com, 603-443-8650



9-NIGHT WESTERN CARIBBEAN CRUISE

February 5–16, 2020

What better way to beat the winter blahs than a Caribbean Cruise?

We'll begin our journey toward balmy water in New Orleans! We'll check into the Astor Crowne Plaza and explore the French Quarter that evening, where the music flows as freely as an adult beverage! The next day, after a gourmet breakfast at The Bourbon House, we'll tour the city known as the Big Easy and discover the history and legends of this fascinating area before heading for some fun, food, and folklore at the New Orleans School of Cooking. Located in a renovated molasses warehouse built in the early 1800s, this cooking school teaches its students that FUN is the primary ingredient in any recipe.

The next day, we'll have a leisurely breakfast before we depart for the pier. Along the way, we'll stop at Café Du Monde for a cup of their famous chicory coffee served black or with hot milk, "au lait," and delicious French-style doughnuts called beignets. After boarding the *Norwegian Getaway*, unpack and then explore all the ship has to offer! The next day will be spent at sea—the perfect time to relax and plan your excursions.

Our first stop is Ocho Rios, Jamaica, an adventurer's paradise! Climb the natural staircase of Dunn's River Falls, take a 3-mile river tubing safari, zipline in the canopy of White River Valley, ride the chairlift up 700



feet through the forest canopy or plunge down the mountain on a bobsled! Already exhausted from reading about it? You might choose a tour of the Green Grotto Caves, prepare and enjoy a Jamaican meal, spend time at a beautiful beach, visit a plantation, or take a guided city tour. The choice is yours!

In Grand Cayman, you'll have a range of choices for excursions! Seven Mile Beach is the ultimate destination for anyone who wants to partake in water sports, enjoy local cuisine, or simply relax on pristine sand. Experience the flavors of the locally brewed Caybrew beer, award-winning rum, and sweet rum cake. You might choose to spend the day with endangered sea turtles, swim with the

dolphins, and feed southern stingrays. Perhaps you'll choose a Trolley Roger tour around the island to hear the entertaining history of the island and some of its residents. And tax-free shopping is always a popular activity!

Next stop—Roatan, Honduras! Beautiful and unspoiled, Roatan is a peaceful, eco-tourist's dream. View the coral reef and marine life aboard a glass-bottom boat, zipline over the Caribbean Sea, and stroll through the jungle canopy on suspension bridges. You can also try your luck at catching a prized game fish or enjoy a round of golf on a championship course. The beauty of Tabyana Beach is always a sight to behold!

The next day finds us at Harvest Caye, Belize, which sports an incredibly diverse ecology of jungles, rainforests, swamps, and coral reefs. Here you have the option of snorkeling in azure waters, discovering how spices are grown and harvested, joining an educational tour about Maya culture, exploring mangrove bays, or retreating to a private pool-side cabana!

Finally, Costa Maya, Mexico! This stunning paradise in the Yucatan features beaches of soft sand and blue skies. Explore ancient Maya ruins and archaeological sites and learn age-old secrets of the Maya culture. Enjoy an exciting dolphin adventure, view the beautiful coral reef on a glass-bottom boat, or enhance your spiritual well-being with a holistic treatment patterned after those the Maya practiced centuries ago!

After a restful two days at sea (don't forget to check out the spa and try your luck in the casino) we disembark in New Orleans filled with sun-touched memories!

9-Night Western Caribbean Cruise February 5–16, 2020

Fee (per person):

MB Mini Suite (207 sq. ft. + 32 sq. ft. balcony) \$4249 double • \$6525 single • BB Balcony (172 sq. ft. + 34 sq. ft. balcony) \$3939 double • \$5809 single • IA Inside (135 sq. ft.) \$3279 double • \$4495 single

Includes: round-trip airfare from Boston, round-trip local transfers, motor coach transportation in New Orleans, 2 nights accommodations in New Orleans, 2 breakfasts, 1 snack, and 1 dinner, baggage handling in city, New Orleans guided tour, gratuities, 9-night cruise in selected accommodations, all meals and entertainment on board the ship, port charges and government taxes and fees, customary shipboard gratuities, services of a Mascoma Bank representative



BLUEGRASS COUNTRY

and the Smoky Mountains

Featuring Louisville, Gatlinburg & Asheville

April 13–21, 2020

Does bluegrass music move your soul? Are you thrilled by the sight of racing Thoroughbreds? Are you excited to tour a bourbon distillery?

Our tour of this remarkable corner of the country begins in Louisville, Kentucky, famous for Thoroughbreds, bourbon, and baseball! We'll stay two nights in this thriving city and enjoy visits to Churchill Downs, the Kentucky Derby Museum, and Old Louisville, a historic neighborhood that hosts the largest concentration of Victorian mansions in the United States. You'll also have the choice between visiting the Louisville Slugger Museum and Factory to learn all about our nation's

favorite pastime, or the Frazier Kentucky History Museum, with its new Spirit of Kentucky exhibit, the official start of the Bourbon Trail.

The next day, we'll travel to Lexington, stopping at Buffalo Trace on the way to explore the oldest continuously operating bourbon distiller in America. We'll also visit the first town in Kentucky to be founded by a railroad. And, of course, we'll see lots of horses here in horse country and even visit a horse farm for a first-hand experience of these majestic creatures.



We'll make our way south, stopping in Berea, known as the arts and crafts center of Kentucky, where we'll meet artisans as they demonstrate their craft. After lunch at Boone Tavern, we'll travel to Gatlinburg via the Daniel Boone National Forest, named, of course, for the iconic American pioneer who blazed a trail through these rugged, wild lands.

Gatlinburg is the gateway to the Great Smoky Mountains! We'll take a tour of the Great Smoky Mountains National Park, a UNESCO World Heritage site, which serves as home to one of Earth's most diverse ecosystems and the largest deciduous forest in eastern United States. Our ultimate destination here? Newfound Gap, which boasts views of both sides of the Smoky Mountains. Later, we'll enjoy a tour and tasting at the Ole Smoky Moonshine Distillery, and that night, we'll be treated to the lively

Bluegrass Country and the Smokey Mountains April 13–21, 2020

Fee (per person):

\$3569 double • \$4369 single • \$3539 triple

Includes: round-trip airfare from Manchester International Airport, 8 nights accommodations, 12 meals (8 breakfast, 1 lunch, 3 dinner), hotel transfers, cancellation waiver and insurance of \$275 per person, air taxes and fees/surcharges

Dolly Parton's Stampede Dinner Show for music, dancing, and professional equestrians performing incredible stunts on horseback.

The next day, you decide how to spend your day of leisure! Maybe you want to revisit the Great Smoky Mountains National Park. Or perhaps you'd like to head to Pigeon Forge and experience Dollywood for all things Dolly Parton!

Nest stop—Asheville, North Carolina! We'll explore this quaint, artsy city nestled in the Blue Ridge Mountains before heading to the Biltmore Estate, a sprawling mansion with manicured grounds built by George Vanderbilt II, who wanted "a little mountain escape." We'll savor a wine tasting at the historic Biltmore Winery while imagining we are still in the Gilded Age of America. Later, we'll enjoy a farewell dinner at a local restaurant and fly home the next day, infused with the sights, sounds, and smells of America's Southeast.



Cruising along the **COLUMBIA AND SNAKE RIVERS**

May 24–June 1, 2020

Cruise the path of Lewis and Clark's expedition on the Columbia and Snake Rivers, onboard the elegant *American Empress* riverboat!

Much of the world looks quite different than it did back in 1805 when Lewis and Clark first set out on their historic exploration of the American interior, but the Columbia and Snake Rivers still flow through a land of exquisite beauty and deep cultural connection.

And what better way to experience this region than by boutique cruise, where you

and only 220 other passengers will enjoy the luxuries of the newly launched sternwheeler *American Empress* while learning more about these special rivers and the people who settled them? We'll cruise more than 400 miles, from Astoria, Oregon, to Clarkston, Washington, going through eight locks and observing the incredible scenery and variety of the Columbia River Gorge.



The mighty Columbia River is the longest waterway on the West Coast, and the only one to carve its way through the Cascade Mountain Range, making east and west migration possible. By the time you disembark, you will have seen sights few people have the opportunity to gaze upon from that vantage point—rolling farmland, orchards and vineyards, bustling towns and cities, incomparable Pacific Northwest scenery, interesting and unique cultural attractions, and historic sites where pioneers showed true grit and resilience in their quest to carve new lives from new land.

Onboard your charming vessel, you'll find plenty of entertainment, including galleries of Russian artwork such as Fabergé eggs and nesting dolls, as well as paintings of wildlife and western settlements and Native American artifacts.

Plus, you'll be treated to three scrumptious meals a day, featuring a fabulous five-course dinner each night, late-night snacks, and other treats, with complimentary wines and beers with dinner. All staterooms have windows or verandas, pillow-top beds with duvets, flat-screen televisions, spa-quality

robes, and more. Onboard entertainment includes a lively piano bar; showboat-style shows; dancing to swing, big band, Broadway, and Dixieland music; and interesting talks on "riverlore."

Join us on this one-of-a-kind river journey and experience the overlap of history on today's gorgeous views!

Cruising Along the Columbia and Snake Rivers May 24–June 1, 2020

Fee (per person): E Smaller Private Veranda Stateroom, Vista Deck (very limited) \$5,199 • C Deluxe Private Veranda Stateroom, Frontier & Discovery Decks \$5,649 • B Superior Private Veranda Stateroom, Frontier, Discovery and Vista Decks \$6,899 (very limited)

Includes: Rates are per person based on two people sharing a cabin. Cruise fare, round-trip airfare, one-night pre-cruise deluxe hotel with breakfast and tour in Portland, Oregon, 3 sumptuous meals a day aboard the ship, all transfers, port charges and taxes. The Group Protection plan has been purchased on behalf of all travelers.

Rates are subject to change and availability, including possible fuel surcharges. Information and rates for single supplement are available upon request. Government-Issued Photo ID is required.



A Minute With

Sherry Hall

My current duties at Mascoma Bank: My title is Marketing Operations Manager. Over the years, my duties have spread into digital marketing—I take part in the creation, distribution, and monitoring of much of the digital marketing seen by our customers and employees, including website updates, marketing displays, and email campaigns. I also assist with many of the special events the Bank is part of, such as the CHaD Half Marathon, Waypoint NH Pancake Breakfast, and nonprofit barbecues.

My years with Mascoma Bank: I first began my banking career with Mascoma Bank in 1999, working in the payroll department, then moved to work in the collections department until 2001. I returned in 2003 as a teller in the Windsor branch for only a few months before moving into my current position in the marketing department.

When I began my career in marketing, we were just getting our first website and much of the customer advertising was done the old-fashioned way—snail mail. We have come a long way since then!

What I love about my job: What I love most about my job is the people. I love working for a company that puts the community, their customers, and their employees first. I also love the opportunity to be creative with the pieces that I put together.

Something you may not know about me: I love my job at Mascoma Bank enough to commute 55 minutes each way for the past 15 years! I live in Unity, New Hampshire, with my husband, five cats and 13 chickens. I love camping and gardening and my latest gardening venture is birdhouse gourds.

BENEFITS OF GROUP TRAVEL

Many people find the benefits of group travel outweigh the flexibility that comes from being independent. Here's why.

EASE

The primary reason people enjoy traveling by group is that it's easy. There's no planning! You just pack your bags! Plus, there's no driving or map reading for you and your partner.

AFFORDABILITY

Oftentimes, by traveling with a group you'll attain better rates for hotels and all attractions than you could on your own. In addition, attractions often allow groups into "special" areas that individual travelers don't see.

SAFETY

Most people feel a great sense of security in a group atmosphere.

CAMARADERIE

There is a special bond that grows between people who are experiencing something new together. Many group travelers like the idea of meeting new people, while others find excitement in traveling with the same group year after year as they develop new friendships.

TRAVELER SPOTLIGHT

Noel and Sharon Everts



Since 2014, we have joined Doreen and Sue on several wonderful adventures. We fully enjoy getting to see the wonders of the west—through the Club, we've toured Montana, the Canadian Rockies, and are looking forward to the Southwest Tour in 2020.

This year, we enjoyed Hawaii and Iceland. The 2017 Cuba trip was special, since we got in and out of the country before it was once again closed to U.S. visitors. We very much enjoyed our Cuban tour guide, who opened our eyes to their way of life and the trials they go through every day to simply make a living.

At home, we enjoy our family camp, our gardens in the summer, and staying as active as we can during the winter with snowshoeing, ice fishing, and more. Noel is into raising large pumpkins and scored a 300-pound one a few years ago.

The Platinum Passport Club gives us a chance to travel with new and interesting people and perhaps meet up with folks from our own hometown.

Doreen does a fantastic job working with various tour companies to get the best travel deals, which always include extras. And Sue, what would we do without you? You count us at every stop, make sure everyone's needs are attended to, serve as our on-board comic, haul our luggage around, etc., etc.

What can't the two of them do? If you want hassle-free travel, Doreen and Sue can make that happen. Their attention to every detail is very much appreciated.



PHILADELPHIA AND BRANDYWINE VALLEY

Featuring Valley Forge, Gettysburg,
and the Total Amish Experience

September 13–18, 2020

Join us on a journey through a region rich in beauty, culture, and history.

We begin our trip in Philadelphia with a welcome dinner to meet each other and our Tour Manager. The next day, we'll wander through the new Museum of the American Revolution to learn more about the creation of the American Republic. Later, we'll take a deeper dive into the history of our country with guided tours of the Liberty Bell, Congress Hall, Benjamin Franklin's home, and Independence Hall. You'll also visit Betsy Ross's home for a look into the life of America's most famous flag-maker! Dinner is at City Tavern, which was established in 1773 and was a favorite watering hole of the nation's founding fathers.

At Valley Forge National Historic Park, we'll learn how General George Washington's Continental Army successfully engaged the

British army at the Battle of Monmouth. In Gettysburg, lunch is at the Dobbin House Tavern, the oldest building in Gettysburg, which features historic furnishings and costumed wait staff. At the Gettysburg National Military Park Museum and Visitor Center, we'll see the Morgan Freeman-narrated feature film *A New Birth of Freedom*, which orients you to the Battle of Gettysburg and the American Civil War. See the restored Cyclorama painting, *The Battle of Gettysburg*, a canvas that measures 377 feet in circumference and 42 feet high, and be surrounded by the fury of "Pickett's Charge" in this one-of-a-kind panoramic experience. Perfect preparation for standing on the actual battlefield at Gettysburg and imagining what it was like.

Philadelphia and Brandywine Valley September 13–18, 2020

Fee (per person): \$2259 double • \$2828 single

Includes: round-trip airfare from Boston, 10 meals (5 breakfasts, 2 lunches, and 3 dinners), 5 nights accommodation in Philadelphia, Travelers Protection Plan, and local roundtrip airport transfers

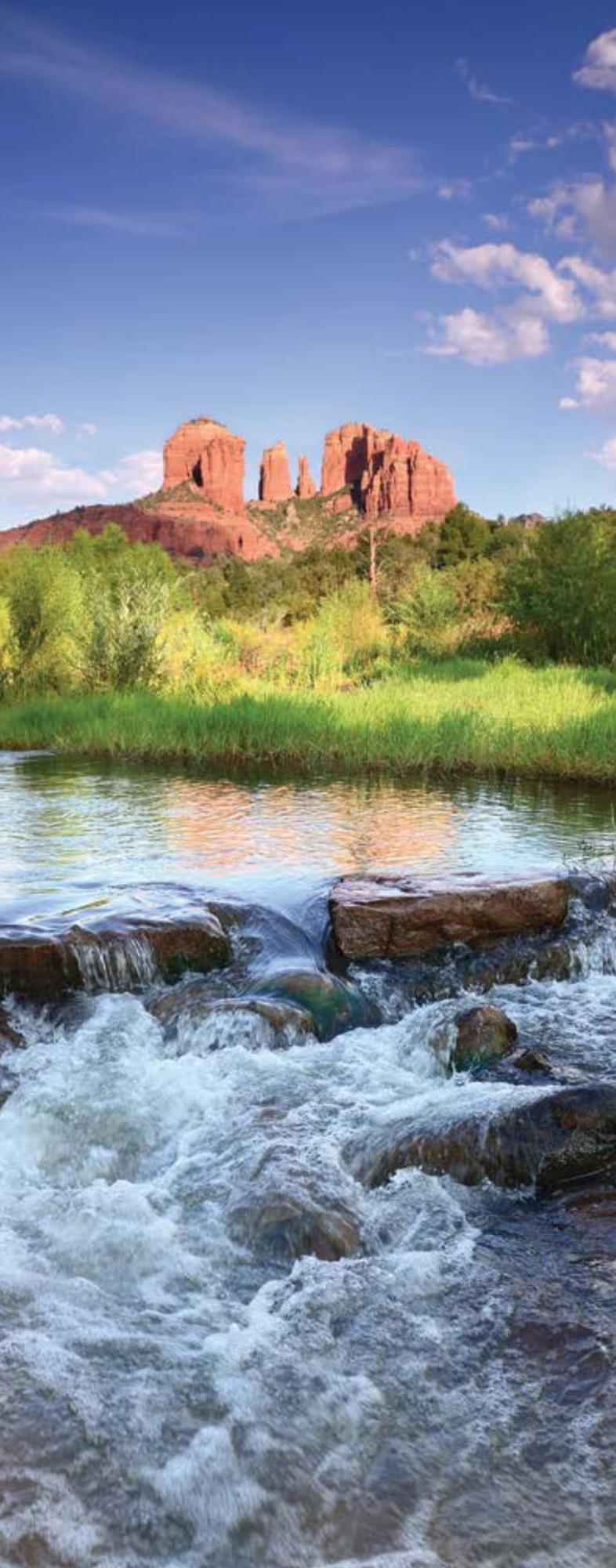
The next day, we'll travel to the beautiful Pennsylvania Dutch region to the heart of the Amish countryside and enjoy the "Total Amish Experience," an entertaining and educational overview of Amish culture with a local guide. We'll tour farms, one-room schools, and discover other aspects of Amish life, with one or two stops at Amish farms for food and crafts.

Your all-you-can-eat feast at Lancaster's first family-style restaurant—called Plain & Fancy—features many local specialties, from golden fried chicken and sausage to shoofly pie and ice cream. Here, you can see the acclaimed "Jacob's Choice," a five-screen special effects show about growing up Amish and the journey from Europe to America in search of religious freedom. The nine-room Heritage Site Amish Country Homestead and One-Room School gives you an inside look at eight-grades-in-a-room education. Experience it all in the oldest and largest Amish settlement in the world.

The next day, we'll venture into the state of Delaware for a visit to the opulent Nemours Mansion and Gardens. The former estate of Alfred du Pont, the inventor of smokeless gunpowder, this classical French chateau was built in 1910, has 105 rooms, and is filled with antiques, art, and tapestries from the 1700s.

A visit to beautiful Longwood Gardens is always good for the soul! Saved from destruction in 1906 by Pierre du Pont, Longwood is one of the nation's premier botanical gardens and consists of 1,100 acres of gardens, woodlands, and meadows. Filled with the sights, sounds, and smells of this historical region, we'll have a farewell dinner in Philadelphia.





CANYON Country

Featuring Arizona & Utah
September 23–30, 2020

Explore the most famous canyons of the American West on a journey featuring not one but three national parks!

We begin with a welcome dinner in Scottsdale, Arizona, before traveling the next day to start our trip in stunning Sedona, where we can browse the arts and crafts shops at the marketplace and explore Oak Creek Canyon, where incredible rock formations change hue with every turn in the road. Later, we'll make our way to the South Rim of the Grand Canyon via the spectacular Kaibab National Forest.

The next day, we devote ourselves to the majesty of the Grand Canyon, what Theodore Roosevelt once described as "one of the great sights which every American, if he can travel at all, must see." We'll follow in Roosevelt's footprints along the East Rim Drive and be treated to those same views.

Later, we'll stop at the historic Cameron Trading Post, which has served as a haven for travelers, traders, and explorers for nearly a century, before continuing north through the mesa-studded desert to arrive at our home away from home for the next two evenings. Take in the stunning blue waters of Lake Powell and enjoy an early dinner there.

The next day, we'll take a breakfast cruise on Lake Powell and then we choose: a canyon adventure cruise through wondrous

geological formations OR a tour of Navajo Nation, including a stop at Monument Valley Tribal Park, a sacred Navajo land featuring iconic sandstone spires. Whichever you choose, your day will be thrilling.

Then, it's on to Bryce Canyon National Park, famous for its hoodoos, orange and red rock formations created over millennia by wind and water. Enjoy a walk along the Sunset Point to Sunrise Point Rim Trail.

Even grander sights await us the next day when we explore the natural wonder of Zion National Park's red and white sandstone cliffs. Utah's first national park, Zion offers visitors an open-air tram that winds its way alongside the Virgin River and through the 2,400-foot-deep, one-half-mile-wide Zion

Canyon. It's an experience of a lifetime! Later, you have the choice of visiting the Zion Human History Museum or continuing to explore the great outdoors independently.

On our last full day, we'll trade the wonders of the natural world for the neon lights and round-the-clock action of a different kind of wonder—the Vegas strip! Enjoy yourselves before we head home the next day with our eyes still wide from the sweeping views.

Canyon Country September 23–30, 2020

Fee (per person): \$3949 double
• \$4899 single • \$3899 triple

Includes: round-trip airfare from Boston, 7 nights accommodations, 10 meals (6 breakfast, 4 dinner), air taxes and fees/surcharges, hotel transfers, cancellation waiver and insurance of \$275 per person

UPCOMING EVENTS

Mystery Trip

November 21-22, 2019

Fee: \$409 member double, \$579 member single, \$469 nonmember double, \$639 nonmember single

Includes: motor coach transportation, all meals, overnight accommodations, all activity cost, taxes and gratuities, lots of surprises!

We all love a good mystery, and our mystery trips are a terrific way to keep the suspense! Limited space available.

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



Mohegan Sun

December 9, 2019

Fee: \$65 member, \$75 nonmember

Includes: transportation, buffet voucher, slot play, driver gratuity

Join the Platinum Passport Club for a full day of endless opportunities and fun! Mohegan Sun has some of New England's finest dining, shopping, live entertainment, and gaming. For those looking to relax, you could slip away for a rejuvenating experience at one of the two luxurious spas. Every turn leads to a new adventure, including an indoor 55-foot waterfall and electrifying water wall, the world's largest and most spectacular indoor planetarium dome, and the awe-inspiring Wombi Rock, a glowing crystal mountain made of imported stone.

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



Holiday Watercolor Class

December 10, 2019 2 p.m. at Mascoma Bank's Operation's Center, Sykes Mountain Avenue, White River Junction, Vermont

Fee: \$25 member, \$30 nonmember

Join instructor Patti Warren and create five holiday cards with your design while enjoying light refreshments and companionship.

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



UPCOMING EVENTS

Travel Show

January 9, 2020, 1 p.m. at Mascoma Bank Operations Center, 243 Sykes Mt. Avenue, White River Junction, Vermont

This is a fun opportunity to learn more about the upcoming trip to Philadelphia and Brandywine Valley and meet your fellow travelers!

RSVP by January 3, 2020: Sue Beaulieu
603-443-8650, suzanne.beaulieu@mascomabank.com



Red Sox Games

Details coming soon!

Join us on a four-day trip to Toronto to see not one but TWO Red Sox games at Rogers Centre!



Watch for the full itinerary on this fun-filled baseball road trip to Toronto to cheer on the Boston Red Sox with the Platinum Passport Club!



Mascoma Bank

COMMUNITY FIRST
SINCE 1899

Mascoma Bank is different by design.

As a 110-year-old mutual bank and a Certified B Corporation®, Mascoma Bank is committed to being a force for positive change. We invite you to discover the difference banking with us can make.



888.627.2662 ■ mascomabank.com



THANK YOU FOR 30 YEARS!

For the past 30 years, Barry McCabe has not only been a steadfast leader at Mascoma Bank, but, along with his wife, Denise, he's also been a frequent traveler with the Platinum Passport Club. His support has been vital to our success and his personal involvement in our trips has helped make the PPC an indelible part of the bank's culture.

Barry joined Mascoma Bank in 1989—the bank is now nearly 10 times the size it was then, measured in assets. At the end of September, he retired from his position as Mascoma Bank's Chief Operating Officer. During his tenure, he guided the Bank through the challenges of three significant recessions, managed three acquisitions of other banks, and oversaw the construction of our Operations Center, just to mention a few things. We've been extremely fortunate to both work with Barry and have him join us on trips—and we are not the only ones to appreciate his many contributions, as this past September, he was named Vermont Banker of the Year.

Many of you have had the pleasure of traveling with Barry and Denise on one of our Platinum Passport Club trips. We hope you'll join us in congratulating Barry on his well-earned retirement and share our hope that he and Denise continue to join us on our Platinum Passport Club travels for many years to come.

TRAVELER SPOTLIGHT



Bob and Laura Pulaski

We are fairly new members to the Platinum Passport club and have thoroughly enjoyed the trips we have participated in.

We have traveled to Alaska through the inside passage on a small ship, then traveled through the Maritime Provinces, and most recently we embarked on an amazing trip to Iceland. We also went on an overnight mystery trip. We are looking forward to our next trip to Canyon Country in 2020.

Doreen and Sue are truly amazing, fun, and professional. There are travel shows and detailed pre-trip meetings where you meet fellow travelers and review the itinerary to prepare for the trip. The trips have been extremely organized and stress free. It's a pleasure to have every detail planned ahead—just get on the bus and off you go!

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.

67 North Park Street
Lebanon, NH 03766



PLATINUM PASSPORT CLUB CALENDAR

NOVEMBER 2019

November 21-22 Mystery Trip

DECEMBER 2019

December 9 Mohegan Sun

December 10 Holiday Watercolor Class

JANUARY 2020

January 9 Travel Show

FEBRUARY 2020

February 5-16 9-Night Western
Caribbean Cruise

APRIL 2020

April 13-21 Bluegrass Country
and The Smoky Mountains

MAY 2020

May 24-June 1 Cruising along the
Columbia and Snake Rivers

JULY 2020

TBD Red Sox Games in Toronto

SEPTEMBER 2020

September 13-18 Philadelphia
and Brandywine Valley

September 23-30 Canyon Country