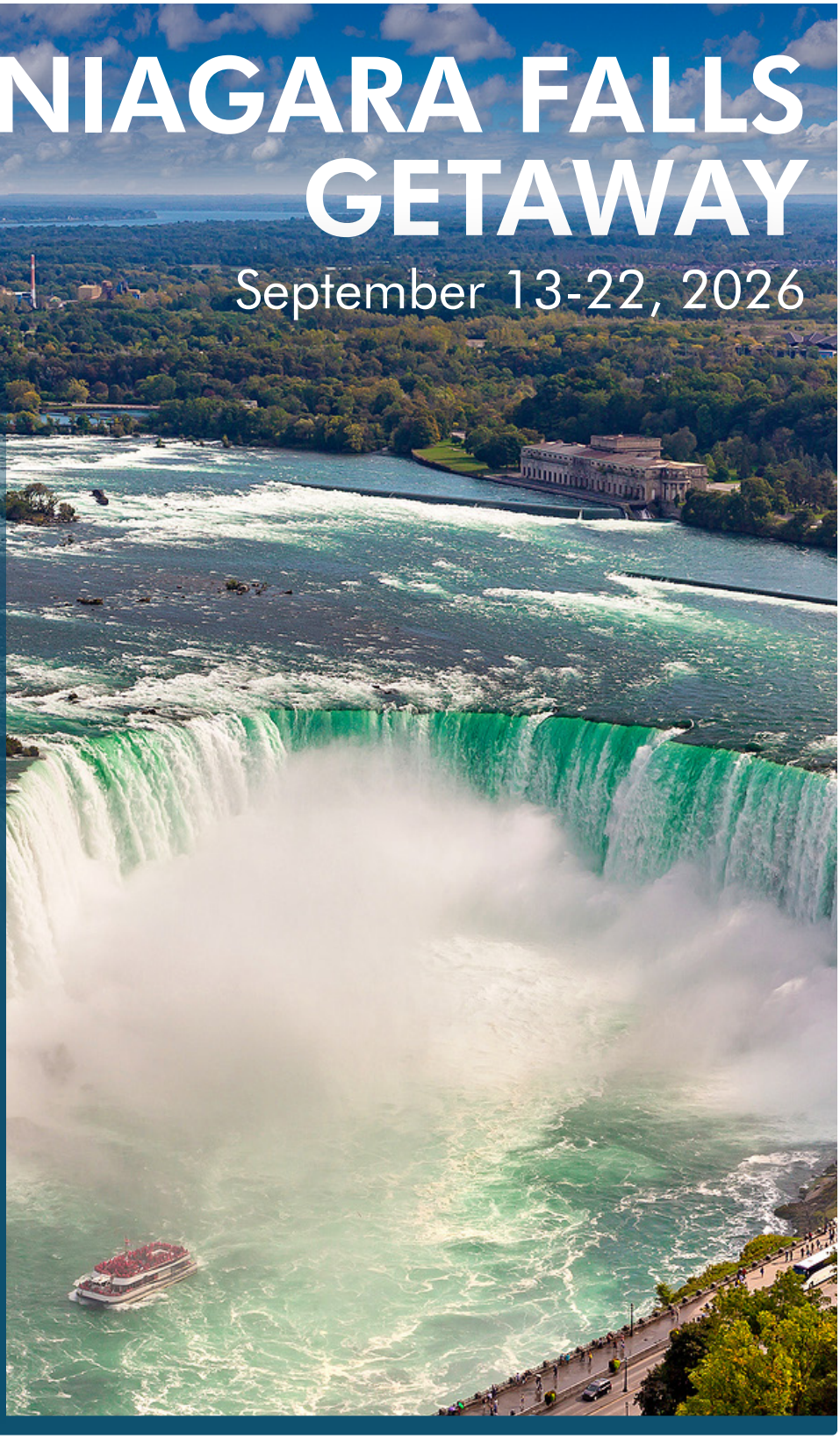
FSB
FIRST STATE BANK

# NIAGARA FALLS GETAWAY

September 13-22, 2026



## TOUR HIGHLIGHTS

- Fort Gratiot Lighthouse
- Floral Clock
- Niagara Parks Power Station
- Whirlpool Aero Car
- Journey Behind the Falls
- Maid of the Mist
- Frank Lloyd Wright's Martin House
- Double-Decker Bus Tour of Buffalo
- National Comedy Center
- Lucille Ball Desi Arnaz Museum
- The Rock & Roll Hall of Fame
- Cinnamon Ridge Farms

### TOUR ACTIVITY LEVEL

EASY **1** **2** **3** **4** **5** ACTIVE

**A $500 deposit per person is required with your registration form in order to reserve your spot.**

**FINAL PAYMENT IS DUE:**
**JULY 20, 2026**

Make checks payable to: Star Destinations

Mail to: First State Bank
PO Box 70, Webster City, IA 50595

## TOUR PRICING*

**$3,825** per person, double occupancy
with insurance: **$4,131**

**$4,799** per person, single occupancy
with insurance: **$5,246**

*A credit card convenience fee of 3% will be applied to all transactions. This fee is charged to cover the processing costs associated with credit card payments. Please note that this fee is non-refundable if a credit card refund is processed.


Fort Gratiot Lighthouse


Floral Clock


Niagara Falls Tourism

Whirlpool Aero Car


Destination Niagara USA

Maid of the Mist

# NIAGARA FALLS ITINERARY

**DAY 1 SUNDAY, SEPTEMBER 13 SOUTH BEND, IN (D)**

Today marks the beginning of our unforgettable adventure to Niagara Falls! Sit back and relax as we travel aboard our private motorcoach to **South Bend, IN**. After checking into our hotel for the evening, we'll savor a wonderful welcome dinner.

**DAY 2 MONDAY, SEPTEMBER 14 NIAGARA FALLS, ON (B, D)**

After breakfast, our travels take us into Canada, stopping at the historic **Fort Gratiot Lighthouse**, Michigan's oldest lighthouse. During a **guided tour**, learn about the region's rich maritime history and, if you choose, climb the eighty-two-foot tower for sweeping views of Lake Huron and the surrounding landscape. Be sure to have your passports ready as we continue to **Niagara Falls, Ontario**, to settle in for a relaxing three-night stay. Our day will come to an end with a delicious group dinner.

**DAY 3 TUESDAY, SEPTEMBER 15 NIAGARA FALLS, ON (B, L)**

Get ready for a day of discovery as we head north along the scenic Niagara River. Our first stop is the iconic **Floral Clock**, a striking timepiece adorned with vibrant blooms that highlight the region's horticultural artistry. Just a short drive away, step into a tropical paradise at the **Butterfly Conservatory**, where thousands of brilliantly colored butterflies flutter freely through lush greenery, offering a magical glimpse into their world. After a group lunch, the afternoon begins with a visit to the historic **Niagara Parks Power Station**. Originally built in 1905, this impressive facility offers an immersive experience that reveals the engineering marvels behind one of Canada's early hydroelectric power sources. The day concludes with a sweet treat at **Maple Leaf Place**, where we can browse Canadian-made goods, from maple syrup and artisan chocolates to unique souvenirs. Enjoy dinner on your own this evening as we unwind after a full day of exploration.

**DAY 4 WEDNESDAY, SEPTEMBER 16 NIAGARA FALLS, ON (B, L)**

Enjoy breakfast at the hotel before heading out to our first adventure of the day, the **Whirlpool Aero Car**. This historic cable car, in operation since 1916, offers a thrilling ride high above the Niagara River, gliding over the swirling whirlpool below and providing unforgettable views. It even offers the unique experience of briefly crossing from Canada to the U.S. in just minutes. Next, prepare for a completely different perspective on the natural wonder with the **Journey Behind the Falls**. This guided tour leads us through tunnels and onto observation platforms tucked behind the roaring cascade, where we'll feel the mist and hear the thunder of the Horseshoe Falls up close. After a group lunch, the afternoon is yours to explore the lively **Falls District** at your own pace, with shops, attractions, and scenic viewpoints just steps from our hotel.

**DAY 5 THURSDAY, SEPTEMBER 17 BUFFALO, NY (B, D)**

Say goodbye to Canada and cross the Rainbow Bridge into Niagara Falls, New York. Board the legendary **Maid of the Mist** for a thrilling ride into the heart of Horseshoe Falls, surrounded by mist and the thunderous roar of the water. After time for lunch on your own, continue the excitement at the **Cave of the Winds**, where we'll descend to the base of Bridal Veil Falls and stand just feet from the rushing water on the exhilarating Hurricane Deck. Later, we travel to **Buffalo**, where our accommodations and a group dinner await.

# ACCOMMODATIONS

- 1 Night - South Bend, IN - Centrally Located Hotel
- 3 Nights - Niagara Falls, ON - Marriott On The Falls or similar
- 2 Nights - Buffalo, NY - Hyatt Regency Buffalo
- 1 Night - Erie, PA - Cobblestone Hotel and Suites Bayfront
- 1 Night - Shipshewana, IN - Essenhaus Inn
- 1 Night - Davenport, IA - Holiday Inn-Rock Island Hotel & Conference Center

**DAY 6 FRIDAY, SEPTEMBER 18 BUFFALO, NY (B, D)**

Start the day with a visit to **Frank Lloyd Wright's Martin House**, Buffalo's top-rated attraction and a true architectural gem. Built between 1903 and 1905, this stunning example of Wright's Prairie Style features open interiors, strong horizontal lines, and a harmonious connection with the surrounding landscape. Enjoy a captivating tour that brings the history and design of the home to life. Savor lunch on your own before climbing aboard a **double-decker bus** for a lively and informative **driving tour of Buffalo**. We'll hear fascinating stories about the city's past, admire its grand Gilded Age architecture, explore the former Buffalo Psychiatric Center, take a brief walking tour of the Naval Park, and much more. We'll finish our day with a group dinner.

**DAY 7 SATURDAY, SEPTEMBER 19 ERIE, PA (B, L)**

As we begin our journey home, we'll make a memorable stop at the **National Comedy Center**, the first museum of its kind, where interactive exhibits and multimedia displays celebrate the evolution of comedy and honor legends like Charlie Chaplin and Jon Stewart. Next, dive into television history with a **guided tour of the Lucille Ball Desi Arnaz Museum**. Explore a fascinating collection of memorabilia, costumes, and personal artifacts from *I Love Lucy*, and learn more about the iconic duo's impact on and off-screen. A group lunch will be served at the **Tropicana Room**, a charming replica of the show's famous nightclub. Afterward, continue to **Erie, PA**, to settle into our hotel and savor dinner on your own.

**DAY 8 SUNDAY, SEPTEMBER 20 SHIPSHEWANA, IN (B, D)**

This morning, visit the **Rock & Roll Hall of Fame** in Cleveland, where the vibrant history of rock music comes to life through interactive exhibits, iconic memorabilia, and engaging multimedia displays. Discover the stories of legendary artists like The Beatles, Elvis Presley, Nirvana, and Beyoncé as we explore how rock and roll has shaped culture across generations. Our journey continues to **Shipshewana, IN**, to check into our hotel and gather with the group for dinner at a local restaurant.

**DAY 9 MONDAY, SEPTEMBER 21 DAVENPORT, IA (B, D)**

Today, we'll arrive in **Davenport, IA**, for an afternoon at the **Putnam Museum and Science Center**, where engaging exhibits bring natural history, regional culture, and science to life. Experience hands-on displays that delve into technology, engineering, and the wonders of the natural world, and enjoy an in-depth exploration in the planetarium that takes us on a journey through space and astronomy. Tonight, we'll come together for a special farewell dinner and reflect on the incredible experiences throughout our journey.

**DAY 10 TUESDAY, SEPTEMBER 22 HOME (B)**

Following breakfast, uncover the charm of rural life at **Cinnamon Ridge Farms** and learn about sustainable farming practices. Wander the scenic grounds, interact with friendly animals, and gain insight into daily farm operations from knowledgeable guides. Don't miss out on a delicious cheese tasting featuring farm-made specialties! After the tour, we'll complete our journey home.

# INCLUSIONS

- Private Motorcoach Transportation
- 9 Nights' Accommodations
- 18 Meals (9 Breakfasts, 3 Lunches, 6 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels When Available
- Taxes & Gratuities for Included Services
- Star Destinations Tour Manager


Cave of the Winds


Matthew Digati
Frank Lloyd Wright's Martin House

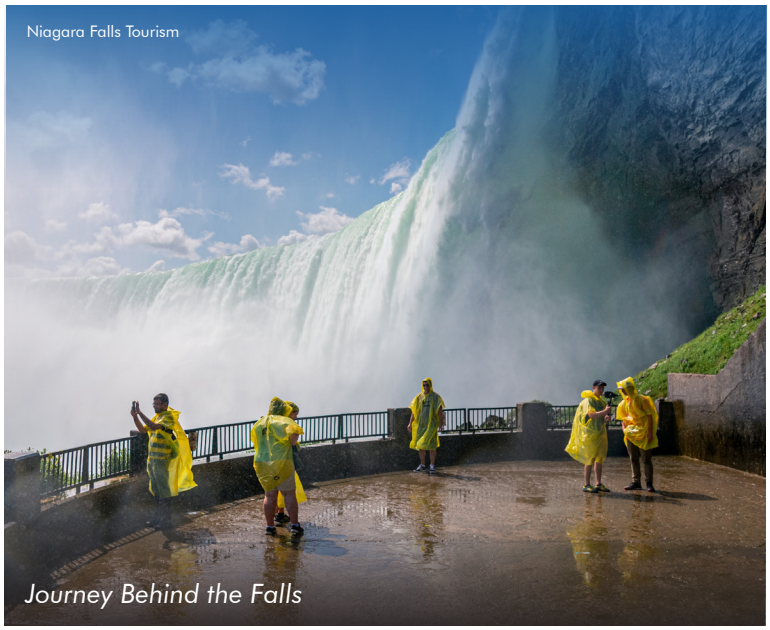


Rock & Roll Hall of Fame
Rock & Roll Hall of Fame


Cinnamon Ridge Farms

# WHERE TO?




For further information or questions, please contact:

**Kim Peck**
**(515) 832-2520**
**kimp@fsbwc.com**

## OPTIONAL TRAVEL PROTECTION

**First State Bank RECOMMENDS that all travelers purchase a Travel Protection Plan. For your convenience, we offer a Travel Protection Plan provided by Travelex Insurance Services.**

See the included Travelex Insurance Services flyer for pricing.

Travel Protection Plan may be purchased any time before or with final payment to First State Bank.

Travelex Insurance Services Inc. CA Agency License #0D10209 ("Travelex Insurance") maintains an updated list of alerts, restricted destinations, and financial defaults on its website available at https://www.travelexinsurance.com/customer-service/travel-alerts/travel-supplier.

Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

*Travel arrangements provided by* STAR DESTINATIONS

**DOCUMENTATION: Each U.S. citizen must have a valid passport through December 22, 2026, to participate.** If you don't have a passport, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports have different entry requirements. Please NOTE: Due to airline security measures, your passport name must match your airline ticket name and your tour reservation name or you may be denied aircraft boarding.

**OPTIONAL TRAVEL PROTECTION PLAN:** First State Bank recommends that you purchase a Travel Protection Plan to help protect you and your travel investment against the unexpected so you can relax and enjoy your trip. Participants may purchase this coverage from the provider of your choice. For your convenience, we offer a Travel Protection Plan, provided by Travelex Insurance Services, that helps provide coverage for trip cancellation/interruption, trip delay, baggage loss, theft or damage, medical expense and emergency evacuation coverage, and more. For more information, please see the included product flyer. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan must be purchased at or before final payment in order to be eligible for a waiver or pre-existing medical conditions. If the reason for cancellation is due to a medical or other eligible reason, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider.To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: https://policy.travelexinsurance.com/385ZA-1224. To view state specific fraud warnings, visit: https://www.travelexinsurance.com/company/fraud-warning. The purchase of this product is not required in order to purchase any other travel product or service. Your travel retailer might not be licensed to sell travel insurance and will only be able to provide general information about the product. An unlicensed travel retailer may not answer questions about the terms and conditions of the insurance offered and may not evaluate the adequacy of your existing insurance coverage. The products being offered provide insurance coverage that only applies during your covered trip. You may have insurance coverage from other sources that provide similar benefits but may be subject to different restrictions depending upon the coverage. You may wish to compare the terms of the travel policy offered through Travelex with any existing life, health, home, and automobile insurance policies you may have. If you have questions about your coverage under your existing insurance policies, contact your insurer or insurance agent or broker. Travelex Insurance Services, Inc. CA Agency License #0D10209. Travel Insurance is offered on behalf of and under the direction of Travelex Insurance Services. Insurance coverages underwritten by Zurich American Insurance Company (NAIC #16535, state of domicile: New York), 1299 Zurich Way, Schaumburg, IL 60196.

**CANCELLATION:** Full refund of all monies is made if cancellation is received in writing to First State Bank prior to final payment, less the 3% credit card transaction fee (if a credit card is used). A 100% fee is charged if the cancellation occurs between final payment and departure.

**TRAVELERS WITH SPECIAL NEEDS:** You must advise Star Destinations, Inc. (SDI) at the time of registration of any disability requiring special attention. SDI will make reasonable efforts to accommodate the special needs of travelers. The Americans with Disabilities Act is applicable only in the U.S., and accommodations outside the U.S. may be more limited. Travelers requiring assistance are required to be accompanied by a companion who is capable of, and totally responsible for, providing the assistance. Neither SDI personnel nor its suppliers may lift or physically assist with travelers' special needs including, but not limited to, walking, dining, or other routine activities. Travelers thinking they may need assistance should call SDI to determine what accommodations may reasonably be provided. Arrangements at an additional cost are the financial responsibility of the traveler.

**TERMS AND CONDITIONS:** Star Destinations, Inc. (SDI) acts as an agent for suppliers such as airlines, hotels, or activities to provide you with the travel services and accommodations. Although great care is taken in choosing suppliers we are unable to control them and therefore, cannot be held responsible or liable for their acts or omissions. Should a contracted supplier be unable to perform the required services, SDI reserves the right to substitute advertised services with similar services. SDI is not responsible for any claims, losses, damages, costs, or expenses arising out of injury, accident or death, damage, loss, trip delay, delay of baggage, cancellation, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, health concerns, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide or localized disturbance that interrupts or cancels your planned tour, SDI will do everything possible to retrieve any refundable components of your tour but cannot be held responsible for any non-refundable portions of the tour. In addition, SDI reserves the right to vary the tour price advertised or printed to cover any increase in airfare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. The price of this tour is based on the US Dollar exchange rate at the time of the creation of the tour. Pricing and restrictions may be increased due to unexpected requirements for health, safety, or economic welfare of tour members. Be aware that any public interaction carries an inherent risk of exposure to infectious disease or illness and travelers assume personal risk upon tour registration. If you request a variation or change to your booking, SDI may choose to accept or reject that request. If accepted, you are responsible for any fees associated with it. If the minimum number of passengers required to operate the tour is not met, SDI reserves the right to cancel the tour.

It is the sole discretion of SDI to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or himself or herself; (2) is engaged in or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow SDI's rules and procedures or the instructions of its representatives. In the event a passenger is removed, such passenger may be left at any location without any liability to SDI or its representatives. SDI shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall SDI be responsible for any further expenses incurred by the passenger. SDI shall be entitled to recover from the passenger any costs or expenses incurred by SDI or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

**TRAVEL INSURANCE IS HIGHLY ENCOURAGED ON ALL SDI TOURS. REFUSAL OF TRAVEL INSURANCE IS DONE AGAINST THE ADVICE OF SDI AND IT'S TOUR PROFESSIONALS.**