



American Bank &
American State Bank
Member FDIC

NIAGARA FALLS & FINGER LAKES

September 7-14, 2025

A trip to Niagara Falls and Finger Lakes offers a captivating blend of natural beauty and recreational activities. Marvel at the majestic waterfalls and be mesmerized by the tranquil, picturesque scenery. Discover the architectural brilliance of Frank Lloyd Wright's creations and be captivated by the enchanting illumination of the falls, transforming this natural wonder into a breathtaking display of colorful lights against the night sky.

**Hold your
spot now with
registration and
a refundable
deposit!**





Floral Clock



Destinations Niagara USA

Maid of the Mist

DAY 1 SUNDAY, SEPTEMBER 7

BUFFALO, NY

(Dinner)

Today we will transfer to the airport for our flight to **Buffalo, NY**, where we will settle into our rooms at the **Hampton Inn & Suites** and freshen up for a wonderful welcome dinner.

Note: The airport location and airline will be confirmed nine months before departure.

DAY 2 MONDAY, SEPTEMBER 8

ONTARIO, CANADA

(Breakfast, Dinner)

Today is all about Niagara Falls! We will **board the Maid of the Mist** and journey into the heart of one of North America's most powerful waterfalls to hear the crashing of the waves, see the breathtaking views, and feel the mighty rush of the mist on our faces. Have some free time to explore the park on your own before we get an unforgettable experience of the raw power of the Falls at Cave of the Winds. Prepare for an exhilarating adventure as we take an elevator down 175-feet where we'll have the thrilling opportunity to walk right up to the cascading waters of Bridal Veil Falls. Then we'll head to the **Canadian side of the falls** (*make sure to have your passport or passport card!*) where our overnight accommodations await at the **Radisson Hotel & Suites**. After dinner we'll return to the **falls for their evening illumination**. Hundreds of LED lights create a breathtaking display of color and movement!

DAY 3 TUESDAY, SEPTEMBER 9

ONTARIO, CANADA

(Breakfast, Dinner)

Our first stop of the day is the **Floral Clock**, a functioning clock made from as many as 16,000 carpet plants and colorful annuals. Stroll through the quaint streets of **Niagara on the Lake**, a picturesque town exuding old-world charm, where boutique shops and cozy cafes offer an inviting backdrop for a leisurely afternoon. Later, we'll delve into the engineering marvel of the **Niagara Falls Power Station** during an exclusive behind-the-scenes tour, including an exhilarating descent down 180-feet in a glass-paneled elevator to explore the 2,200-foot-long tunnel leading to an observation deck at the river's edge. This evening, indulge in a delightful dinner at a local restaurant in Niagara Falls, where delectable cuisine, breathtaking views, and the vibrant illumination of the falls combine for a perfect night.

DAY 4 WEDNESDAY, SEPTEMBER 10

ITHACA, NY

(Breakfast)

This morning we'll head back to the US and make our way to Canandaigua, NY, to begin today's touring at **Willard Chapel** to admire its interior, designed and handcrafted entirely by the Tiffany Glass and Decorating Company of New York City. It is the only complete, unaltered, and totally Tiffany-designed religious interior known to exist in the world! Then it is time for some sugary goodness as we venture along the **Sweet Treat Trail** featuring a variety of unique, locally produced sweets and treats. We'll make several stops at farmers' markets, bakeries, farm stands, stores, ice cream stands, and cafés along the way to discover all the yummy goodness Cayuga County has to offer. Whether it is honey, jam, or homemade cookies, there will be something to satisfy everyone's sweet tooth! We will end the day in **Ithaca, NY**, at the southern tip of Lake Cayuga. After we have checked into our hotel, you will have the remainder of the evening to spend at **Downtown Ithaca Commons**, a four-block pedestrian-only section of downtown that has many unique stores, restaurants, and musical street performances.

DAY 5 THURSDAY, SEPTEMBER 11

ITHACA, NY

(Breakfast, Dinner)

Enjoy breakfast before our journey begins at the **"It's a Wonderful Life" Bridge** in Seneca Falls, a charming local landmark believed to have inspired the iconic film, serving as a poignant reminder to treasure life's moments and our impact on others, all against the backdrop of a historically rich town. Following lunch, we'll venture along the **Cayuga Wine Trail**, nestled on the west side of Lake Cayuga, renowned for its ideal grape-growing conditions where we'll indulge in a tour and tasting at one of the region's esteemed wineries. On our way back to Ithaca, we'll make a stop at the **Taughannock Falls Overlook** to marvel at the majestic falls, towering at 215-feet, surpassing the height of Niagara Falls. To cap off our day of exploration, we'll gather for a delightful group dinner.



DAY 6 FRIDAY, SEPTEMBER 12

ITHACA, NY

(Breakfast, Dinner)

We'll begin the day with breakfast followed by a visit to the **Corning Museum of Glass**, where 40,000 unique pieces spanning 3,500 years of glassworks history await. Explore the museum's extensive galleries, where we'll encounter exquisite glass sculptures, delicate stained glass windows, and ornate glassware from around the globe. Glass plays an important role in art, history, culture, technology, science, and design, and the museum explores it all! Our visit also includes an exciting live demonstration where skilled artisans showcase the mesmerizing art of glassblowing, offering insights into the intricate techniques and craftsmanship involved. For those feeling inspired, there's even an opportunity to try our hand at glassmaking and create our own unique piece to take home! Next we'll embark on a narrated **cruise along the tranquil waters of Seneca Lake**, where panoramic views of pastoral landscapes, picturesque wineries, and charming villages unfold before our eyes. Once we arrive back on land, we'll unwind and indulge in a delightful dinner as a group.

DAY 7 SATURDAY, SEPTEMBER 13

BUFFALO, NY

(Breakfast, Lunch, Dinner)

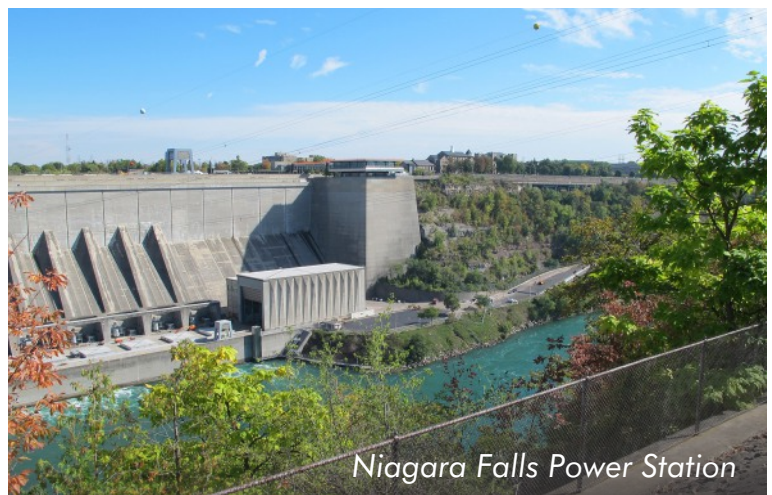
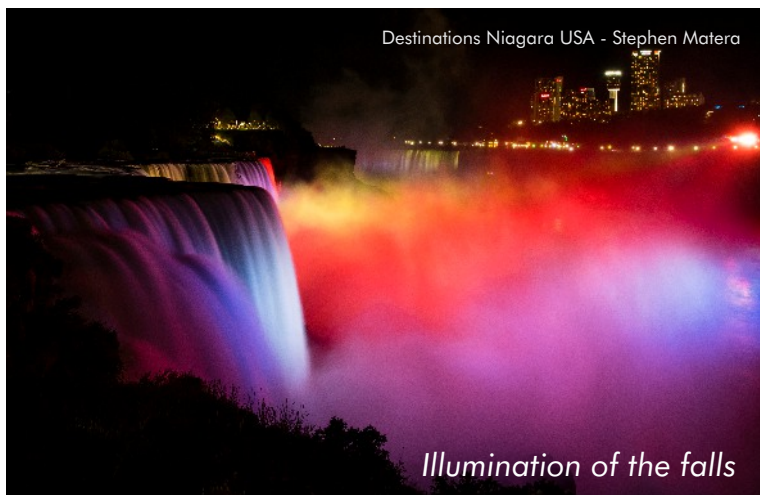
Embarking on today's adventure, we return to the vibrant city of Buffalo, NY, where our first stop awaits at the iconic **Darwin Martin House**. Stepping into this architectural marvel, designed by the legendary Frank Lloyd Wright, we're treated to a guided tour showcasing the intricate details and innovative design elements that define the Prairie School architectural style. After a delightful group lunch, our exploration continues at the Graycliff Estate, another distinguished residence designed by Frank Lloyd Wright. Perched atop a scenic cliff overlooking the shimmering waters of Lake Erie, this elegant summer home offers a fascinating glimpse into the opulent lifestyle of the early 1900s industrial elite. As we wander through the expansive cliffside mansion and its surrounding gardens, we'll uncover the unique intricacies within each room, such as the awe-inspiring three-story window in the Great Room that offers sweeping panoramic views of Lake Erie, creating an unforgettable experience. Tonight, we will come together one last time for a shared meal on Buffalo's waterfront to enjoy all the beauty and energy while dining on a delicious meal. Our overnight accommodations await as we check back in to **Hampton Inn & Suites**.

DAY 8 SUNDAY, SEPTEMBER 14

HOME

(Breakfast)

Following breakfast we will transfer to the airport for our flight home.





TOUR PRICING

\$3,995 per person, Double Occupancy
\$4,795 per person, Single Occupancy

OPTIONAL TRAVEL PROTECTION

American Bank and American State Bank **RECOMMEND** 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.
(Payment may be sent with your deposit or with final payment to American State Bank)

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

Travel Insurance is underwritten by Zurich American Insurance Company, (NAIC #16535). Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison. To view state specific fraud warnings, visit: <https://www.travelexinsurance.com/company/fraud-warning>. Travelex Insurance Services Inc. ("Travelex Insurance") maintains an updated list of alerts and financial defaults on its website available at <https://www.travelexinsurance.com/customer-service/travel-alerts/travel-supplier>.

Travelex Insurance Services, Inc. CA Agency License #0D10209. Insurance coverages underwritten by individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

INCLUSIONS

- Round-Trip Airport Transfers
- Round-Trip Air to Buffalo
(air allowance of \$550)
- Private Motorcoach Transportation
- 7 Nights' Accommodations
- 14 Meals (7 Breakfasts, 1 Lunch, 6 Dinners)
- Admission to Attractions as Stated on Itinerary
- Porter Service of One Bag Per Person at Hotels Where Available
- Taxes & Gratuities for Included Services
- Audio Listeners
- Professional Tour Manager

Not included in the price of this tour: meals other than those listed on the itinerary, beverages other than tea/coffee/water with included meals, items of a personal nature/souvenirs, phone calls and faxes from hotels, travel protection plan, passport fees, visa fees (if applicable), fees related to any COVID-19 requirements for this destination, and any service not listed in the above inclusions.

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

**FINAL PAYMENT IS DUE:
MAY 30, 2025**

For further information or questions, please contact:
Loren Marra, American Spirit Club Coordinator
American State Bank
525 N Main Ave, Sioux Center, IA 51250
(712) 722-4846 or (866) 938-4846

Activity Level: Minimal to Moderate

In order to participate in this tour, **you must:**

- Be able to walk/stand 2-3 hours at a time at an easy pace in all weather conditions
- Be able to maneuver some stairs, inclines, and uneven surfaces without assistance



DOCUMENTATION: Each U.S. citizen must have a valid passport or passport card through December, 14, 2025, to participate. If you don't have a passport or passport card, call our office and we'll tell you how to apply for one. Holders of non-U.S. passports have different entry requirements.

OPTIONAL TRAVEL PROTECTION PLAN: American Bank and American 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, 360° Group Premier 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 product flyer included with this brochure. If you would like to purchase the offered plan, please check the applicable box on the registration form. Please Note: The plan cannot be purchased after final payment. To view/download the Policy, which provides the full coverage terms and details, including limitations and exclusions, go to: <https://policy.travelexinsurance.com/GPZ-1023>. 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 individual member companies of Zurich in North America, including Zurich American Insurance Company (NAIC # 16535).

CANCELLATION: Full refund of all monies is made if cancellation is received in writing to American Bank and American State Bank prior to final payment. A 100% fee is charged if the cancellation occurs between final payment and departure. If the reason for cancellation is due to a medical or other reason that is covered by Travel Protection, you may be eligible for reimbursement for such fees from your Travel Protection Plan provider.

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 & 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 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 or delay of baggage, or other inconvenience resulting from mechanical breakdowns, fire, theft, civil disturbances, government actions, weather, and other factors beyond our control. In the case of a pandemic or worldwide 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 air fare, volatile fuel prices, government taxes and charges, exchange rate fluctuations, or other tour-related tariffs or newly announced travel costs. In the current travel environment, pricing may be increased due to unexpected requirements for health and safety of tour members. Due to infectious diseases, including COVID-19, destination areas may implement restrictions and requirements that may add additional costs beyond our control. Be aware that any public interaction carries a risk of exposure to infectious diseases. Travelers assume personal risk upon tour registration, and SDI cannot be held responsible in the event of infectious disease exposure. 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 to 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.