

FSB Connect Club presents ...

Cruise aboard our privately owned 162-passenger M/S River Aria or M/S River Adagio

Eastern Europe to the Black Sea

Hungary: Budapest | **Croatia:** Vukovar | **Serbia:** Novi Sad, Belgrade | **Bulgaria:** Vidin, Ruse | **Romania:** Constanta, Bucharest



IT'S INCLUDED

- Accommodations for 12 nights, including 10 nights aboard our privately-owned river ship, the M/S River Aria or River Adagio
- International airfare, airport transfers, government taxes, fees, and airline fuel surcharges, unless you choose to make your own air arrangements
- 33 meals: 12 breakfasts, 10 lunches, 11 dinners—including 5 meals in local restaurants—plus onboard house beer & wine, as well as soft drinks
- 7 included tours with personal headsets and 2 Exclusive Discovery Series events
- Local Program Directors, a Grand Circle Cruise Line exclusive: Our dedicated experts
 are with you and your group of 38-45 travelers from beginning to end to provide an
 insider's knowledge and perspective
- · Gratuities for local guides and motorcoach drivers
- All port charges
- · Baggage handling
- 5% Frequent Traveler Credit toward your next trip

Departure JULY 12, 2025 Return JULY 25, 2025

Day 1 · Depart U.S.

Day 2-4 • Budapest, Hungary

Embark ship

Port Budapest

Included Tour Budapest

Optional Tour Hungarian Jewish Heritage

Day 5 · Croatia

Ports Alimas • Vukovar

Included Tour Vukovar

Day 6-8 • Serbia

Ports Novi Sad • Belgrade

Included Tours Novi Sad • Belgrade

Day 9-10 · Bulgaria

Ports Vidin • Ruse

Included Tour Vidin

Optional Tour Veliko Tarnovo & Arbanassi

Day 11-12 • Romania

Disembark ship

Port Constanta

Included Tours Constanta • Bucharest

Day 13-14 • Bucharest • Return to U.S.

MAXIMIZE YOUR DISCOVERIES & VALUE

OPTIONAL EXTENSIONS

all with FREE Single Supplements

Prague, Czech Republic 4 nights pre-trip from \$1,045

Transylvania, Romania 4 nights post-trip from \$895

WHAT TO EXPECT

Group Size

 This trip has a group size of 38-45 travelers (with approximately 3-4 groups onboard) each with a local Program Director exclusive to Grand Circle

Pacing

- 13 days, with 10 nights aboard our privately owned 162-passenger
 M/S River Aria or M/S River Adagio, and a two-night hotel stay
- Return flights often require departing in early morning
- Air travel time will be 11-20 hours and will have at least one connection

Physical Requirements

- Walk 1-3 miles unassisted over a period of 1-2 hours and participate in 3-4 hours of physical activities each day
- Optional activities and walks may be offered in addition to the above-mentioned activity level
- Not accessible for travelers using wheelchairs or scooters
- Travelers using walkers, crutches, or other mobility aids must travel with a companion who can assist them throughout the trip
- We reserve the right for Program Directors to restrict participation, or in some circumstances send travelers home, if their limitations impact the group's experience

Terrain & Transportation

- Uneven walking surfaces, including steep paths, hills, riverbanks,
 25-50 stairs without handrails, and cobblestones, which can be slippery in wet or colder conditions
- Travel by 162-passenger river ship, and 49-seat coach
- Changes in water-level depths may require adjustments to your itinerary

Climate

- Daytime temperatures range from 58-82°F during cruising season
- June-August are the warmest months; July and August can reach highs of 100°F
- March and November weather can be unpredictable and change quickly

YOUR ITINERARY -

DAY 1 · Depart U.S.

Depart the U.S. on your flight to Budapest, Hungary.

DAY 2 • Arrive Budapest, Hungary • Embark ship

Arrive in Budapest, where you'll be met and assisted to the pier to embark your river ship, joining your fellow travelers, including those from our *Prague*, *Czech Republic* or *Vienna*, *Austria*, extensions. Tonight, get to know your travel companions over dinner.

D-M/S River Aria or M/S River Adagio

DAY 3 · Budapest

Explore Budapest on a panoramic tour including impressive Heroes' Square and St. Stephen's Cathedral. Tonight, enjoy a Welcome Drink, followed by your Captain's Welcome Dinner.

B,L,D-M/S River Aria or M/S River Adagio

DAY 4 • Budapest • Optional Hungarian Jewish Heritage tour

Enjoy a day on your own in Budapest. Or, join an optional morning tour to learn more about Hungary's deeply rooted Jewish heritage. This evening, begin cruising along the Danube from Hungary to Croatia.

B,L,D-M/S River Aria or M/S River Adagio

DAY 5 • Aljmas, Croatia • Home-Hosted Lunch • Vukovar

Disembark in the village of Aljmas after a morning onboard the ship. Savor a special Home–Hosted Lunch today, an Exclusive Discovery Series event that provides a unique opportunity to interact with a local family and learn about daily life in modern Croatia. Later, travel overland to explore Vukovar.

B,L,D-M/S River Aria or M/S River Adagio

DAY 6 · Novi Sad, Serbia

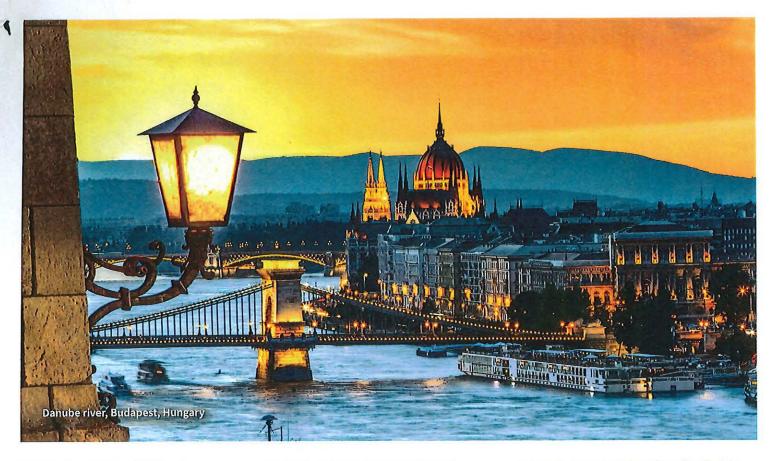
Discover Novi Sad, Serbia's cultural hub, and second-largest city, on a morning walking tour. Nestled along a bend on the Danube River, Novi Sad is peppered with myriad historical and cultural monuments, verdant parks, bustling squares, a thriving pedestrian zone, and a history-rich fortress standing tall on the right bank of the river.

B,L,D-M/S River Aria or M/S River Adagio

DAY 7 · Belgrade

This morning, set off on a tour of Belgrade, the capital of Serbia and the nation's political, economic, and cultural hub. Witness landmarks including Kalemegdan, Town Hall, St. Sava Orthodox Cathedral, and the Tito Memorial.

B,L,D-M/S River Aria or M/S River Adagio



DAY 8 • Iron Gates • Life Under Communism discussion

Cruise along one of the Danube's most breathtaking scenic stretches today—where once the river pounded and raged through deep gorges. As you travel this morning, partake in an Exclusive Discovery Series conversation about *Life Under Communism* with your Program Director. In the 1960s, Yugoslavia and Romania pursued a joint venture to raise the level of the Danube with a series of hydroelectric dams throughout the region of the river called the Iron Gates. Pass through Iron Gate I this afternoon— and continue through Iron Gate II tonight. B,L,D—M/S *River Aria* or M/S *River Adagio*

DAY 9 · Vidin, Bulgaria

Explore Vidin, Bulgaria's main port on the Danube, on an included tour this morning. Then you'll have some free time to explore; perhaps you'll visit Baba Vida, a medieval fortress of two walls and four towers that served as the city's main defense in the Middle Ages. Relish a leisurely afternoon of scenic cruising.

B,L,D-M/S River Aria or M/S River Adagio

DAY 10 • Ruse • Optional Veliko Tarnovo & Arbanassi tour

Spend the day at leisure exploring Ruse independently. Or, join an optional tour to discover two historically significant Bulgarian destinations: Veliko Tarnovo, the capital of Bulgaria from 1186 until 1394, and the village of Arbanassi. Lunch is included on this optional tour before returning to the ship late this afternoon. We begin cruising to Romania tonight.

B,L,D—M/S River Aria or M/S River Adagio

DAY 11 • Constanta, Romania • Captain's Farewell Dinner

Early this morning, begin transiting the Danube-Black Sea Canal, a 40-mile engineering marvel begun in 1949, but not fully completed until 1987. Arrive in Constanta, a Romanian port on the Black Sea, this afternoon and discover the Cathedral of Saints Peter and Paul, and the mosaic-paved Roman Edifice of Tomis on a tour. Tonight, enjoy a Captain's Farewell Dinner.

B,L,D-M/S River Aria or M/S River Adagio

DAY 12 • Constanta • Disembark ship • Bucharest

Disembark the ship this morning and travel to Bucharest, the capital of Romania, arriving in time for lunch at a local restaurant. An afternoon tour of Bucharest features Victory Square, Revolution Square, the late dictator Nicolae Ceausescu's Palace of the Parliament, followed by free time.

B,L-Sheraton Bucharest Hotel or similar

DAY 13 • Bucharest • Optional Palace of the Parliament tour

Enjoy an additional day in Bucharest to make your own discoveries. Or, join us for an optional tour of Romania's Palace of the Parliament, the seat of Romania's national government. This evening, gather with your fellow travelers for a Farewell Drink, followed by dinner.

B,D—Sheraton Bucharest or similar

DAY 14 · Return to U.S.

After breakfast, transfer to the airport for your flight home.

В

Eastern Europe to the Black Sea Travel Protection Plan (Recommended)

Protect your trip with our Travel Protection Plan, administered by Tripmate.

- 100% cancellation protection, for any reason up to and including the day of departure.
- Pre-existing condition coverage- 100% cash reimbursement if purchased within 14 days of initial trip deposit.
- Medical benefits and assistance including emergency evacuation and more.
- Comprehensive coverage includes rip interruption, trip delay, medical expenses, and baggage protection.

If Your Trip Cost is (per person):	The Plan Cost for your trip is (per person):
\$1- \$1,400	\$199
\$1,401- \$1,900	\$249
\$1,901- \$2,400	\$299
\$2,401- \$2,900	\$349
\$2,901- \$3,400	\$399
\$3,401- \$3,900	\$449
\$3,901- \$4,400	\$499
\$4,401- \$4,900	\$549
\$4,901- \$5,400	\$599
\$5,401- \$5,900	\$649
\$5,901- \$6,400	\$699
\$6,401- \$6,900	\$799
\$6,901- \$7,400	\$849
\$7,401- \$7,900	\$899
\$7,901- \$8,400	\$949
\$8,401- \$8,900	\$999
\$8,901- \$9,400	\$1,049
\$9,401-\$9,800	\$1,099
\$9,801-\$10,800	\$1,199
\$10,801- \$11,800	\$1,299
\$11,801- \$12,800	\$1,399
\$12,801- \$13,800	\$1,499
\$13,801- \$14,800	\$1,599
\$14,801-\$15,800	\$1,699
\$15,801- \$16,800	\$1,799
\$16,801- \$17,800	\$1,899
\$17,801- \$18,800	\$1,999
\$18,801- \$19,800	\$2,099
\$19.801 +	Call Grand Circle for Pricing

\$19,801 +

Call Grand Circle for Pricing

Enhanced Benefits & Coverage

Part A: Trip Cancellation Waiver

Part A: Benefits Before You Travel Maximum Trip Cancellation Waiver (including pre-existing medical conditions) 100% of Trip Cost

Part A: Trip Cancellation Waiver

Maximum: Trip cost

If your trip is canceled, your travel investment is protected

If you must cancel your trip, even up to the day of departure, you'll retain the full value of your trip, including your deposit. You will be reimbursed in cash for certain "Specified Reasons," as detailed in the Plan Documents and for any reason other than a "Specified Reason," you can receive a travel voucher for a new reservation from Grand Circle for the penalty amount.

- Part A– Trip Cancellation Specified Reasons
 - Sickness, injury, or death of traveler, traveling companion, or family member
 - Quarantine, jury duty, court order to appear as witness for traveler or traveling companion
 - Traveler or traveling companion's place of employment damaged due to natural disaster, requiring traveler or traveling companion to remain at work
 - Documented theft of passport or visa
 - Job transfer
 - Documented traffic accident-causing missed trip departure
 - Organized labor strike, bad weather, or mechanical breakdown of aircraft for 12 hours or more
 - Shutdown of airport or air traffic control system which prevents traveler from departing
 - Emergency military duty resulting from natural disaster for traveler or travel companion
 - Previously granted military leave revoked for traveler or traveling companion
 - Job termination or layoff with employer

Pre-existing condition? You can be covered

You can enjoy Travel Protection Plan coverage, even if you have a pre-existing medical condition. If we receive payment for your Travel Protection Plan within 14 days of your initial deposit/payment for your trip your pre-existing medical condition would qualify for cash reimbursement provided you are not already disabled from travel at the time you purchase the Travel Protection Plan; purchase after 14 days and receive a voucher.

Part B: Travel Benefits

Part B: Travel Benefits	Maximum	
Accident & Sickness Medical Expense (Primary)	\$50,000	
Dental Expense Sublimit	\$750	
Medical Evacuation & Repatriation of Remains	\$500,000	
Trip Interruption	Up to 150% of trip cost	
Trip Delay	Up to \$1,500	
Missed Connection	Up to \$1,500	
Baggage Delay	\$250 per day, up to \$1,000	
Baggage & Personal Effects	Up to \$3,000	

Part B: Travel Benefits

Trip Interruption

Maximum: Up to 150% of trip costs

If you must interrupt your trip or return home early for a covered unforeseen reason, the plan pays up to 150% of the non-refundable trip cost for your unused land or water travel arrangements, less any refund, plus the additional transportation cost to return home or rejoin your trip.

- Part B– Included Benefits for Trip Interruption
 - Death of Insured
 - Death of Family Member
 - Death of Traveling Companion
 - Destination Uninhabitable
 - Hijacking
 - Home Uninhabitable
 - Illness of Insured
 - Injury of Family Member
 - Injury of Traveling Companion
 - Involved in Traffic Accident
 - Legal Proceeding
 - Mandatory Evacuation
 - Military Obligations
 - Quarantine*

This is a summary of select covered reasons. Additional covered reasons apply and additional terms apply to these as described in the plan.

*Quarantined means you are forced into isolation by a recognized government authority, their authorized deputies, medical examiners or physician to prevent the spread of the disease due to you either having, or being suspected of having, a contagious disease, infection or contamination. An embargo preventing you from entering a country is not a quarantine.

Accident & Sickness Medical Expense

Maximum: \$50,000

This primary coverage provides reimbursement for expenses incurred during your trip due to covered medical or dental emergencies.

Dental Expense Sublimit

Maximum: \$750

This primary coverage provides reimbursement for expenses incurred during your trip due to covered dental emergencies.

Medical Evacuation & Repatriation of Remains

Maximum: \$500.000

This reimburses transportation expenses incurred to transport you to the nearest medical facility where treatment is available if you incur a sickness or injury that is acute, severe or life threatening during your trip. The benefit can also cover expenses to return you home following an emergency medical evacuation or a covered injury or sickness. This benefit is primary.

Trip Delay

Maximum: \$300 per day, up to \$1,500

Assists with Reasonable Expenses (meals, lodging, additional transportation) incurred when you are delayed 12 consecutive hours or more while enroute to or from or during your trip for a covered reason.

- Part B– Included Benefits for Trip Delay
 - Travel Carrier delay
 - Strike
 - Ouarantine*
 - Natural Disaster
 - Roads Closed or impassable due to severe weather
 - Lost or stolen travel documents
 - Hijacking
 - Civil Disorder

This is a summary of select covered reasons. Additional covered reasons apply and additional terms apply to these as described in the plan.

*Quarantined means you are forced into isolation by a recognized government authority, their authorized deputies, medical examiners or physician to prevent the spread of the disease due to you either having, or being suspected of having, a contagious disease, infection or contamination. An embargo preventing you from entering a country is not a quarantine.

Baggage Delay

Maximum: \$250 per day, up to \$1,000

Reimburses the reasonable additional purchase of essential items during your trip if your baggage is delayed or misdirected by a common carrier for 24 hours or more.

Baggage & Personal Effects

Maximum: Up to \$3,000

Provides reimbursement when your baggage or personal belongings are damaged, destroyed, lost or stolen during your trip.

24 Hour Accidental Death & Dismemberment

Provides a benefit for loss of life, limb, or sight resulting from an injury occurring during your trip.

Free Look Period

If you are not satisfied for any reason, you may cancel this plan within 10 days from the date of purchase. We will refund you the plan cost provided there has been no incurred loss, you have not departed on your trip and have not filed a claim under this plan. Some states allow a longer period or provide different terms for refunds. See the full terms and conditions of your plan for details.

Part A: non-insurance Cancellation Fee Waiver provided by Grand Circle and serviced by Trip Mate, a Generali Global Assistance & Insurance Services brand.

Part B: Travel Benefits consists of Travel Insurance provided by United States Fire Insurance Company and serviced by Trip Mate, a Generali Global Assistance & Insurance Services brand, as well as non-insurance Travel Assistance Services provided by Generali Global Assistance and FootprintID.

View Plan Documents, Consumer Notices and Marketing Disclosures: *The price of the Travel Protection Plan includes the plan premium and a fee for non-insurance assistance services. <u>Learn more.</u>

Most travel insurance benefits in the plan are subject to an excess insurance limitation.

Frequently Asked Questions

Prepared by Trip Mate

▼ What happens if I must cancel my trip because I'm ill or injured?

The Cancellation Waiver in Grand Circle's Protection Plan provides a cash refund if you must cancel your trip due to an illness or injury. An illness or injury must meet all of the following criteria:

- 1. It occurs during the coverage period
- 2. In the written opinion of the treating physician, be so disabling as to cause a trip to be canceled
- 3. Require the examination and treatment by a physician at the time you cancel your trip

Remember, it is required that you are seen or treated by your physician prior to canceling your trip. If there is an illness, injury, or death, the Attending Physician Statement (APS) MUST be completed. A note/letter from the doctor is not enough, unless it answers all the questions on the APS.

▼ What happens if I cancel my trip for a reason that is not covered?

We realize that all travel protection has exclusions and limitations. That's why we offer the Grand Circle Travel Waiver Benefit with this plan.

If you must cancel your pre-paid trip arrangements (supplied by Grand Circle) prior to departure, this Part A can waive cancellation penalties and reimburse you in cash or travel voucher, depending on your reason for cancellation (in most states).

This voucher can be applied to any reservation that was booked on or after the date of the cancellation for arrangements provided by Grand Circle Travel vouchers are valid for travel within 12 months of the date of issue, but no later than 15 months from the date your trip was canceled, for travel arrangements with Grand Circle

Please note: Travel vouchers are non-transferable and not redeemable for cash. The Grand Circle Pre-Departure Cancellation Waiver does not cover penalties associated with air or other travel arrangements not provided by Grand Circle

▼ If I have a pre-existing medical condition, can I still purchase Part B: Travel Benefits?

Trip Mate offers pre-existing medical condition coverage, as long as the following criteria are met:

- Your plan was purchased within 14 days of Grand Circle receiving your first trip payment or deposit
- You were medically able to travel when the plan was purchased

Please see your Plan Document for terms, conditions, and exclusions. Even if you don't meet the requirements for pre-existing condition coverage, you can still purchase travel protection, but any loss due to a pre-existing medical condition will be excluded.

▼ What happens if a person booked to travel with me must cancel their trip?

If someone booked to travel with you cancels his or her trip for a specified reason in the Cancellation Waiver included in Grand Circle's trip protection package, you are protected in two ways:

- 1. If you decide to take your trip, the plan will cover any occupancy upgrade charges which you might incur
- 2. If you decide not to take your trip, your cancellation penalties will be covered by the plan.

Specified reasons include: Injury or death of a person booked to travel with you which occurs before departure on your trip; a person booked to travel with you is a person booked to travel with you is quarantined*, required to serve on a jury, or receives a court order to appear as a witness in a legal action; the home of a person booked to travel with you is made uninhabitable by natural disaster and will remain uninhabitable during your trip; the place of employment of a person booked to travel with you is damaged due to natural disaster and you or your traveling companion are required to remain at work as a result; a person booked to travel with you is called to emergency military duty following a natural disaster.

*Quarantined means you are forced into isolation by a recognized government authority, their authorized deputies, medical examiners or physician to prevent the spread of the disease due to you either having, or being suspected of having, a contagious disease, infection or contamination. An embargo preventing you from entering a country is not a quarantine.

▼ How do I report a claim?

To file a claim, <u>click here</u>.

▼ What happens if I require medical or dental care while on my trip?

Your primary coverage through Part B of the trip protection plan provides reimbursement for expenses incurred during your trip due to covered medical and dental emergencies—up to a maximum amount of \$50,000 for medical, with a \$750 sublimit for dental. Expenses for emergency medical or dental treatment incurred after the trip are not covered.

Most travel insurance benefits in the plan are subject to an Excess Insurance Limitation.

▼ What happens if I must interrupt my trip and return home early?

Your Part B Trip Interruption Benefits reimburse up to 150% of your non-refundable insured Trip Costs if you or your Traveling Companion are unable to continue your trip due to covered unforeseen reason.

▼ When can I purchase a travel protection plan?

A trip protection plan may be purchased at any time before you make your final payment, or at the time of final payment. It cannot be purchased after your trip has been paid for in full.

▼ How do I view the status of a claim I've filed with Trip Mate?

Once you've submitted a claim, you will receive a confirmation email from Trip Mate containing your claim number, an estimated timeline of your claim, and any requests for further documentation. You can also access the status of your claim by visiting the "Claim Status" section of the Trip Mate website and entering in your claim number, last name, and date of birth.

Eastern Europe to the Black Sea Pricing per cabin (rates include airfare from Cedar Rapids IA)

Α	Serenada A	\$7,340
В	Serenada Deck (Top Deck w/balcony)	\$7,140
С	Sonata Deck (Middle Deck w/picture window)	\$6,840
D	Sonata Deck (Middle Deck w/picture window)	\$6,740
Ε	Cantata Deck (Middle Deck w/picture window)	\$6,640
F	Cantata Deck (Middle Deck w/picture window)	\$6,540
G	Prelude Deck (Lower Deck w/small widow)	\$6,340
Н	Prelude Deck (Lower Deck w/small widow)	\$6,040

^{*}Single Supplement: \$995. Single accommodations are limited.

M/S RIVER ARIA & M/S RIVER ADAGIO SUN DECK SERENADE DECK SONATA DECK CANTATA DECK PRELUDE DECK 418 416 414 412 410 408 406 404 402 400 R SHOP ET RESTAURANT LOUNGE 421 419 417 415 411 409 407 405 403 401 LIBRARY 203 205 207 209 211 112 110 108 106 104 102 100 PRELUDE DECK Registry: Malta Decks: 4 Width: 38 ft. CABIN CATEGORIES Number of cabins: 82-all outside Length: 418 ft. E ELEVATOR (Does not go to Prelude Deck) Elevator: Yes (no elevator R RESTROOM Passenger capacity: 162 access to Prelude Deck)

International crew: 38



SHIPBOARD FEATURES

- Dining room with single, open seating:
 Enjoy regionally-inspired cuisine in your ship's dining room.
- Bar & lounge: Relax with friends old and new.
- Complimentary beverages: Enjoy house beer and house wine—as well as soft drinks—at any time of day while onboard.
- Complimentary wireless Internet access:
 Connect online in cabins and common areas.

 Please note: Wireless Internet access may be limited at certain points throughout your River Cruise.

- Sun Deck: Sit outside and enjoy the view as your ship glides past the European countryside.
- English-speaking crew: Our staff is dedicated to your comfort, and all shipboard announcements are made in English.
- Smoking/non-smoking: Smoking is not permitted indoors, but is permitted on the Sun Deck.
- Shipboard security: State-of-the-art shipboard radar ensures safe navigation at night and in low visibility; safe docking space; onboard security staff; state-ofthe-art fire safety system; and secured entryway doors.

Included features of all Grand Circle Cruise Line European river ship cabins:

- A layout of at least 150 square feet
- · All outside cabins
- · Individual climate control (heat and air conditioning)
- · Twin beds that ship staff convert into a daytime couch
- Storage space under beds of 57 inches x 22.8 inches x 11.8 inches (length + width + height)
- Sufficient closet and dresser space
- · Color TV, including CNN programming and a bow camera for ship-front views
- · Direct-dial international telephone
- Hair dryer
- Desk
- · Private bath with shower

Cabins on the Serenade deck have small balconies with sliding doors; those on the Sonata deck have large picture windows; cabins on the Cantata deck have two picture windows, and Prelude Deck cabins have a square window, placed high in the cabin. For safety reasons, cabin windows do not open.