

Central Bank Emerald Club presents...

Southern Charm Holiday

December 7 – 13, 2026



Tammy Browning, Executive Director
1400 18th Street, PO Box 188
Spirit Lake, IA 51360
712-203-2125
tbrowning@mycentral.bank



Stacy Meyer, Director
600 Lake Avenue
Storm Lake, IA 50588
712-638-0013
smeyer@mycentral.bank



Debbie Nelson, Director
401 West Main Street
Cherokee, IA 51012
712-225-9039
dnelson@mycentral.bank



Nancy George, Director
400 Gold Circle
Dakota Dunes, SD 57049
605-540-4335
ngeorge@mycentral.bank



7 Days • 9 Meals: 6 Breakfasts, 3 Dinners

HIGHLIGHTS... Boone Hall Plantation & Gardens, Historic Charleston, Pin Point Heritage Museum, St. Simons Island, James Island County Park Holiday Display, Christmas Caroling, Jekyll Island Tram Tour

ITINERARY AT A GLANCE

Days 1, 2	Emeline Hotel Charleston, Charleston, South Carolina
Days 3, 4	Cambria Savannah Historic District, Savannah, Georgia
Days 5, 6	Jekyll Island Club, Jekyll Island, Georgia

On some dates alternate hotels may be used.

Day 1: Monday, December 7, 2026 Charleston, South Carolina Revel in the holiday hospitality in America's southeast. Come to know its rich history and deep traditions on this tour highlighted by stays in Charleston, Savannah, and Jekyll Island. Arrive in Charleston, a city that has defied all odds. Charleston has survived the Civil War, major fires, an earthquake, and hurricanes – and still exudes elegance, charm, and grace. If arriving early in the day, perhaps you'll venture out on your own to Patriot's Point Naval Museum or the Aiken-Rhett House before settling into your accommodations in the Historic District. There are no included activities today.

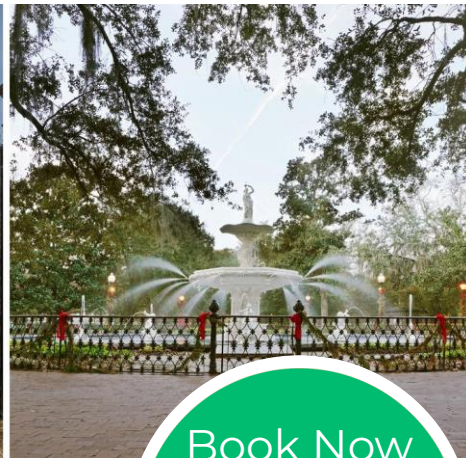
Day 2: Tuesday, December 8, 2026 Charleston This morning, make your way to bustling City Market, one of the country's oldest public markets and a central hub for Gullah sweetgrass basketry – an intricate handicraft of African origin. Explore the beautifully decorated Boone Hall Plantation and Gardens, one of America's oldest working plantations, and get a historical look inside the original cabins that once housed the enslaved. Then decide how to see the city because **it's your choice!** Stroll through Charleston's historic center with a local guide, exploring hidden alleys and quaint areas that are only accessible by foot **-OR-** take a harbor cruise to Fort Sumter, where the first fired shots of the Civil War were fired, and chat with a ranger before exploring on your own. This evening, join your fellow travelers for a welcome dinner at a local restaurant. End your day with a visit to James Island County Park, where over 500,000 lights provide you with an enchanting 3-mile driving tour. (B, D)

Day 3: Wednesday, December 9, 2026 Charleston - Savannah, Georgia Enjoy a morning at leisure to explore Charleston on your own. Perhaps you will join an optional horse-and-carriage tour with lunch. Later, travel down the coast through South Carolina's Low Country to historic Savannah. This evening, spend some time exploring Factors Walk and River Street, where old cotton warehouses have been converted into trendy shops, taverns, and restaurants. Tonight, gather at a popular local restaurant on Savannah's famous River Street for a cooking demonstration and dinner showcasing regional culinary specialties. (B, D)

Day 4: Thursday, December 10, 2026 Savannah This morning, **it's your choice!** Take in the southern charm of Savannah's Historic District on a nostalgic, narrated trolley ride **-OR-** on a walking tour highlighting Savannah's haunted side. Either way, lively, informative commentary brings the city to life as you travel along the cobblestone-paved streets and beneath moss-draped oaks. Allow the stately mansions, beautiful squares, and romantic riverfront promenades to capture your heart. Both tours will end at the Mercer Williams House, where you will receive a guided tour of the famed home from *Midnight in the Garden of Good and Evil*. The rest of the afternoon and evening is yours to do as you wish. (B)

Day 5: Friday, December 11, 2026 Savannah - St. Simons Island - Jekyll Island Before saying so long to Savannah, stop at the Pin Point Heritage Museum to learn about the Gullah Geechee people. Then journey to Georgia's legendary Gold Coast and visit quaint St. Simons Island. Enjoy time to explore the area on your own, meandering along the unique shops and restaurants in the village. Continue on to the exclusive Jekyll Island Club hotel, your home for the next two nights. (B)

Day 6: Saturday, December 12, 2026 Jekyll Island Situated grandly in the middle of the Golden Isles, Jekyll Island was once the beloved vacation spot for prominent families, including the Rockefellers, the Vanderbilts and J.P. Morgan. With a morning at leisure, take a complimentary tour of the Jekyll Island Club hotel or just enjoy the old-world ambiance of this iconic island resort, beautifully decorated for the holidays. Gather for a tram ride that brings you on a tour of the island and the Jekyll Island Historic Landmark District – one of the nation's largest restoration projects. This evening, find your holiday spirit with Christmas caroling and refreshments before joining your fellow travelers for a farewell dinner at the Jekyll Island Club hotel. (B, D)



Book Now & Save \$150 Per Person:

Double \$4,224; **Double \$4,074***
 Single \$5,224; **Single \$5,074;**
 Triple \$4,174 **Triple \$4,024**

Book Now
& Save
\$150
Per Person

For bookings made after Jun 07, 2026 call for rates.

Included in Price: Round Trip Air from Sioux Gateway Airport or Joe Foss Field, Air Taxes and Fees/Surcharges, Hotel Transfers

Not included in price: Cancellation Waiver and Insurance of \$429 per person,

** All Rates are Per Person and are subject to change, based on air inclusive package from SUX*

For Round Trip Air from Des Moines Municipal Airport, Eppley Airfield or Minneapolis St Paul Intl deduct \$100

IMPORTANT CONDITIONS: Your price is guaranteed once deposit is received and booking confirmed by Collette. Your price is not subject to increase after the deposit is received and booking confirmed, except for charges resulting from increases in government-imposed taxes or fees. **(See registration form for consent.)**

Day 7: Sunday, December 13, 2026 Jekyll Island - Jacksonville, Florida - Tour Ends As your tour draws to a close, leave for home with memories of a trip well-traveled. Your days spent experiencing Southern holiday charm and gracious hospitality will stay dear to your heart for years to come. (B)

Experience It! Jekyll Island

Situated in the Atlantic Ocean off the Georgia coast lies Jekyll Island, the smallest of Georgia's barrier islands. In 1886, Jekyll Island was transformed from a quiet little island into an exclusive winter retreat for America's rich and famous and became known as the Jekyll Island Club. The Rockefellers, Morgans and Pulitzers were a few of the families that vacationed here in its heyday. Today, the island is owned by the State of Georgia which has implemented restrictions on development that leaves one third of the island to nature preserves. Its open spaces, pristine beaches, quaint shopping and dining district, and a fascinating historical museum have made this island flourish over the recent decades.

For more information visit <https://gateway.gocollette.com/link/1316307>

Important Tour Information:

Book Now rates valid until Jun 07, 2026, valid on air inclusive packages only.

The overall activity level of this tour is a level 2. This means you like a balanced approach to travel. Walking two to three miles over the course of a day is no problem for you. You can handle a variety of terrains, from cobblestone streets to moderate hills with relative ease and without assistance. You can climb two flights of stairs with ease. Expect some full days balanced with free time to recharge or set out on your own adventure. You can handle altitudes up to 6,000 feet. While this level is appropriate for travelers that require mobility assistance devices, there could be times when you may have to sit out on some of the included activities.

Travel with an average of 37 people (maximum of 44).

Should you choose the walking tour in Charleston, expect to walk up to two and a half miles with few included stops.

If you require any special assistance while on tour, please make us aware at time of reservation so the necessary request form can be sent to your attention.

Decorations on private homes are at the owner's discretion. Decorations on these homes cannot be guaranteed.

Single accommodations are limited and are available on a first-come, first-served basis. Single rate subject to change based on availability.

Due to flight schedules, a pre-night in Charleston may be required (at an additional cost). Please inquire at the time of booking.

To complete your tour, we **include** roundtrip airport-to-hotel transfers when purchasing our airfare with your tour. If you have arranged for your **own air**, we are pleased to provide you the option of **purchasing** these transfers. Please note that all transfers will leave at pre-scheduled times.

For air-inclusive reservations, the name provided at time of booking must match your government-issued ID that will be used during travel. Name changes are subject to penalties.

Please be advised many airlines do not provide advance seat assignments until check-in at the airport. Advance seating will be subject to the airline's terms and conditions.

Due to tour scheduling, return flights should be booked after 12:00 p.m.

Economy air rate and schedule are applicable for groups of 10 or more traveling on the same flights and dates.

Travel Requirements:

IDENTIFICATION

Travel within USA

For travel completed by May 6, 2025, all airlines will ask for identification when you check in. It is recommended that you carry a passport if you



have one. A driver's license (with a photo I.D.) is also acceptable for domestic flights.

Effective for travel May 7, 2025 forward, the REAL ID Act standards for identification while travelling will be in effect. This means a standard issued driver's license used as a form of identification will no longer be accepted for domestic air travel within the United States. Instead, a Real ID compliant form of identification must be presented both at the time of booking air travel with Collette and upon checking in at the airport to board any flight. Any fees associated with changing a reservation resulting from a non-compliant identification will be the responsibility of the guest. For more information on Real ID, please visit the Department of Homeland Security website: <https://www.dhs.gov/real-id>

A deposit of \$698 per person is due upon reservation. Reservations are made on a first come, first served basis. Reservations made after the seat reduction date of May 31, 2026 are based upon availability. Final payment due by September 08, 2026. Deposits are refundable up until June 07, 2026.

CST#2006766-20 UBN#601220855 Nevada Sellers of Travel Registration No. 2003-0279

**For important reservation information visit
<https://gateway.gocollette.com/link/1316307>.
You can also find this information on your tour documents.**



162 Middle Street
Pawtucket, RI • 02860
Phone: 1-800-852-5655 Fax: 1-401-727-9014

BOOKING NUMBER: 1316307
DEPARTURE DATE: December 7, 2026

TOUR: Southern Charm Holiday
GROUP NAME: Central Bank Emerald Club

Available Options

Personalize your tour by adding an optional activity below. Our recommended options have been carefully chosen to help enhance your individual experience. Complete the provided Prepaid Options Form to reserve your options.

Availability is limited and reservations are on a first come, first serve basis. Payment must be received no later than 15 days prior to departure. Prices are subject to change.

Children under the age of 18 **MUST** be accompanied by an adult.



Historic Charleston Carriage Ride & Southern BBQ Lunch

\$129 USD

Discover beautiful Charleston on a horse-drawn carriage ride followed by a Southern barbeque lunch. First, take your seat for a carriage tour of Charleston and settle into the relaxed pace as you absorb the timeless charm of this enchanting city. Your carriage driver will bring stories of Charleston to life with commentary as you pass by mansions, churches, and parks. Afterward, enjoy a hearty lunch of traditional Southern barbeque. Experience the flavors and hospitality that go hand in hand with this staple of Southern culture. *Duration: Approximately 3 hours.* Please note a minimum of 15 passengers is required. Transportation is included.

For Internal Use Only

A deposit of \$698 per person is due upon reservation. Reservations are made on a first come, first served basis. Reservations made after the seat reduction date of May 31, 2026 are based upon availability. Final payment due by September 08, 2026. Deposits are refundable up until June 07, 2026.

YOUR INFORMATION:

Clearly print your full name (first/middle/last) as it appears on your government issued travel documentation.

IMPORTANT: In order to avoid any unnecessary change fees, it is imperative that all guest names are entered correctly from the start. The information below must be the legal name and be 100% identical to the ID being used to travel <passport/driver's license> including middle names or suffixes <Jr, Sr>.

First: _____ Middle: _____ Last: _____ Suffix: _____

Nickname: _____ Gender: () Male () Female Date of Birth: month _____ day _____ year _____

Address: _____ City: _____ State: _____ Zip Code: _____

Phone: () _____ Cell: () _____ Email Address: _____

Should you become ill or injured, whom should we contact (not traveling with you): _____ Phone: () _____

ROOMING WITH: ☐ Check if address is the same as Passenger #1

First: _____ Middle: _____ Last: _____ Suffix: _____

AIR GATEWAY: Departure airport for this tour: _____

Air Seat Request: () Aisle () Window () Next To Traveling Companion

Collette cannot guarantee your seat preference. If you have not purchased air through Collette and wish to purchase transfers, you must transfer at our pre-scheduled times.

Please be advised, when travelling as part of a group, many airlines do not provide seat assignments. Preferred seating may be available for an additional charge.

"Federal law forbids carriage of hazardous materials such as aerosols, fireworks, lithium batteries & flammable liquids aboard the aircraft in your checked or carry-on baggage. A violation can result in 5 years' imprisonment and penalties of \$250,000 or more. Details on prohibited items may be found on TSA's "prohibited items" web page: <http://www.tsa.gov/traveler-information/prohibited-items>."

TRAVEL PROTECTION: () Yes, I wish to purchase travel protection \$429 () No, I decline

If you choose not to purchase Collette's Waiver Insurance Plan, you will incur penalties for changes and cancellations. Travel Protection Payment is due with first deposit. The Waiver Fee does not cover any single supplement charges which arise from an individual's traveling companion electing to cancel for any reason prior to departure. The single supplement will be deducted from the refund of the person who cancels. (There is coverage under Part B which includes a single supplement benefit of \$1,500 for certain covered reasons. See Part B for details.)

ON TOUR ACTIVITIES: Please choose one of the following on tour activities

Please Choose One:

() Fort Sumter Tours

() Charleston Walking Tour

PLEASE MAKE CHECKS PAYABLE TO: Central Bank Emerald Club () Check () Credit Card



TOUR: Southern Charm Holiday
GROUP NAME: Central Bank Emerald Club

DEPARTURE DATE: Dec 07, 2026
BOOKING NUMBER: 1316307

AVAILABLE PREPAID OPTIONS

Personalize your tour by adding an optional activity below. Our recommended options have been carefully chosen to help enhance your individual experience. Complete the provided Prepaid Options Form to reserve your options.

Availability is limited and reservations are on a first come, first served basis. Payment must be received no later than 15 days prior to departure. Prices are subject to change. Children under the age of 18 MUST be accompanied by an adult.

PASSENGERS NAME: (Please submit a separate form for each passenger)

Salutation: _____ First: _____ Middle: _____ Last: _____ Suffix: _____ Nickname: _____
(Mr., Mrs., Rev.) (Please print **EXACTLY** as it appears on the government issued travel identification) (Jr., Sr.)

✓	Option	Price Per Person (USD)
	Historic Charleston Carriage Ride & Southern BBQ Lunch	129.00



Special Needs Form

Please complete this form, sign and return it to us within 14 days of receipt.

Email: TravelOperations@collette.com

Fax: 401.727.4745

Mail: Collette: Travel Operations
180 Middle Street
Pawtucket, RI 02860

TRAVELERS NEEDING SPECIAL ASSISTANCE

You must report any disability requiring special attention to Collette at the time the reservation is made. *Collette will make reasonable efforts to accommodate the special needs of tour participants. Such participants, however, should be aware that the Americans with Disabilities Act is inapplicable outside of the United States and facilities outside the United States for disabled individuals are limited. It is strongly recommended that persons requiring assistance be accompanied by a companion who is capable of and totally responsible for providing the assistance. Neither Collette nor its personnel, nor its suppliers, may physically lift or assist clients into transportation vehicles. If a traveler thinks he or she might need assistance during a trip, he or she should call Collette to determine what assistance might reasonably be given. Collette cannot provide special individual assistance to tour members with special needs for walking, dining, or other routine activities. Internationally, a great deal of walking may be necessary to fully enjoy the destination. Travelers should be in good health and must be able to walk reasonable distances. In some areas, travelers may be required to walk on uneven ground, cobblestone streets or raised thresholds.

****To request a wheelchair accessible room on a cruise, the traveler or person sharing the room must have a recognized disability that alters a major life function and requires the use of a mobility device and the use of the accessible features provided in the wheelchair accessible stateroom. The cruise company may take appropriate action against someone who has reserved or purchased such a stateroom fraudulently. Action may include but is not limited to removal from the stateroom to a non-accessible accommodation up to denial of boarding.***

Reservation # _____

Name: _____ Male or Female (circle one)

Are you traveling with a wheelchair? Yes No

If you answer "YES"

- Does your wheelchair collapse? Yes No

- Can you stand and climb steps to board the coach without it? Yes No
- Are you capable of lifting your own wheelchair? Yes No

If you are not capable of lifting your own wheelchair who will provide assistance?

This form cannot be processed without the dimensions of your wheelchair:

Height _____ Length _____ Width _____

Are you traveling with a walker? Yes No

If you answer "YES"

- Does your walker collapse? Yes No

This form cannot be processed without the dimensions of your walker:

Height _____ Length _____ Width _____

Tour Managers and drivers do not provide assistance lifting, pushing or carrying wheelchairs or walkers. Motorized scooters are not permitted on tour.

Are you requesting any hotel room accommodations? Yes No

If "YES" Please indicate if one or more of the following is required in the washroom.

- Walk-in shower Yes No
- Grab bars Yes No
- Raised toilet seat Yes No

Please provide any details in reference to the nature of your request.

Most hotel rooms that can accommodate the request will be equipped with only 1 bed.

Do you understand and accept? Yes No

Collette cannot guarantee the availability of such rooms as many hotels have a limited number of rooms that are equipped with the above accommodations.

Are you traveling with an oxygen tank? Yes No

If you answer "YES"

- You must contact the airline directly to arrange transportation of the oxygen on the plane. Oxygen requests vary by airline and location and can take up to 2 weeks to request.
- You are responsible for supplying your own electrical cords, and converters as needed.

This form must be remitted within 14 days of receipt for any special needs accommodation request.

Collette cannot provide special individual assistance to tour members with special needs for walking, dining, or other routine activities and motorized scooters are not permitted on tour.

The Americans with Disabilities Act only applies in the United States. Many international destinations cannot accommodate passengers' requests. Collette will make all reasonable efforts to accommodate the special needs of tour participants, but we cannot guarantee that all requests will be honored on international destinations.

Collette also regrets that it cannot provide individual assistance to a tour member with special needs for walking, dining, or other special personal needs. It is strongly recommended that persons requiring assistance be accompanied by a companion who is capable and totally responsible for the assistance.

I have read and understand the above:

Signature: _____

Print Name: _____

Internal Use Only

Reason: _____

Tour: _____ Reservation # _____

TS/Group: _____

Tour Date: _____