

Community First Bank presents:

PANAMA CANAL DISCOVERY & More

TOUR FARE & PAYMENT POLICY

Tour fare is per person based on double occupancy. Call for single rates.

- Interior Stateroom: \$4,329
- Outside stateroom: \$5,339
- Balcony stateroom: \$6,219

A \$500 deposit per person is due with your reservation by September 30, 2025. Final payment is due no later than November 7, 2025. Please complete the attached form and make check payable to Nowak Tours and send to Community First Bank, 1308 E. Hoffer St. Kokomo, Indiana 46902

Questions? Call Sally Duke at 765-456-4280

REFUND POLICY

100% of the tour cost will be refunded on all cancellations made by the final payment date. Cancellations made after the final payment date are in 100% penalty unless Travel insurance was purchased and a valid claim can be submitted.

TRAVEL INSURANCE

Optional trip cancellation/medical insurance is available and strongly recommended. Insurance premium is due with deposit and is refundable up to the final payment date. The premium is \$353 per person for Interior stateroom, \$436 for Outside and \$519 for Balcony stateroom.

MS ROTTERDAM



PANAMA



Community First Bank
presents:



Trip Includes:

- Local Airport transfers
- Roundtrip airfare to/from Fort Lauderdale
- Motor coach transportation in Florida
- 1-night pre-cruise hotel in Fort Lauderdale
- Dinner in Fort Lauderdale
- 90-minute river cruise on the Jungle Queen Riverboat
- 12-night Panama Discovery Cruise on Holland America's MS Rotterdam (in selected stateroom)
- All meals onboard the ship
- Crew Appreciation tips
- All port taxes & fees
- All air taxes & fees
- Baggage handling throughout
- All gratuities for drivers, luggage handling and Tour Manager
- Professional Tour Manager



Activity Level: **Moderate to Heavy**
Will require moderate walking and extended standing.
There may be steps or uneven surfaces.

PANAMA CANAL DISCOVERY & More

February 7-20, 2026

Gain a novel's worth of travel stories on this 14-day winter getaway. Embark on a 12-day Panama Canal Discovery cruise and immerse yourself in the stunning beauty of the Caribbean Islands, along with the Panama Canal's history, nature, and awe-inspiring engineering. Explore Costa Rica's jungles on a pontoon boat and meet stingrays on Grand Cayman.

The MS Rotterdam is an exquisite ship which combines world-class amenities with award-winning service. Guests can indulge in a variety of cuisines at one of the many different restaurants onboard. For entertainment, there's something for everyone—dance the night away at B.B. King's Blues Club, enjoy iconic rock hits at the Rolling Stone Lounge, or catch a film in the cinema. For active guests, there's pickleball, a state-of-the-art fitness center, and even a chance to try your luck at the onboard casino. With its luxurious Pinnacle Class accommodations and attention to detail, the Rotterdam ensures a comfortable and memorable experience for all who board.

GATÚN LAKE, PANAMA



HALF MOON CAY

DAY 1 - FEBRUARY 7
Kokomo - Indianapolis - Fort Lauderdale
Today, we will motor coach to the Indianapolis Airport for our non-stop flight to Fort Lauderdale, Florida. Upon arrival, enjoy a "welcome to the tour" dinner and an overnight stay. **D**

DAY 2 - FEBRUARY 8
Jungle Queen Riverboat - Board Holland America's Rotterdam
Start your morning with breakfast at the hotel. Next, we embark on a 90-minute sightseeing cruise on the Jungle Queen Riverboat. Enjoy a fully-narrated cruise down the "Venice of America", Fort Lauderdale's new river. Sail through Millionaires' Row with homes of the rich and famous, spectacular mega yachts, and sights beyond belief. Afterwards we arrive at Port Everglades and board the MS Rotterdam for a 12-night Panama Canal Discovery cruise including the Greater Antilles and Costa Rica. **B, L, D**

DAY 3 - FEBRUARY 9
Half Moon Cay, Bahamas
Today, we enjoy Holland America's private island - Half Moon Cay. A crescent-shaped private island offers white-sand beaches, a turquoise lagoon and untouched nature. Renowned for its beauty and amenities, it's a highlight for Holland America guests only seeking tranquility or adventure. Activities range from snorkeling and kayaking to simply relaxing on the beach, making it a perfect day! **B, L, D**

DAYS 4 & 5 - FEBRUARY 10 & 11
Days at Sea
As the Rotterdam cruises towards the Panama Canal, enjoy the next 2 days at sea. Explore all the amenities the ship has



CURAÇAO

to offer. These days are yours to enjoy as you wish! Sleep in, enjoy onboard shopping, the casino, fitness center, and of course all the various food options. **B, L, D**

DAY 6 - FEBRUARY 12
Willemstad, Curacao
This morning we arrive in our next port, Willemstad. The capital of Curaçao is a vibrant city known for its historic Dutch-inspired buildings in pastel pink, blue, and yellow set against the Caribbean's azure waters. The city's UNESCO-listed center reflects a blend of cultural influences and architectural styles. Learn about the island's storied past at the Kura Hulanda Village, snorkel crystalline waters, and taste its signature liqueur. Some optional excursions today include hopping on the Willemstad Trolley Train, touring an ostrich farm & aloe plantation, or swimming with the dolphins. **B, L, D**



WILLEMSTAD

DAY 7 - FEBRUARY 13
At Sea
Today is a full day at sea as we cruise west toward Colombia. **B, L, D**

DAY 8 - FEBRUARY 14
Cartagena, Colombia
A visit to Cartagena, Colombia, promises well-preserved colonial architecture, flavorful cuisine, and the legacy of Nobel laureate Gabriel García Márquez. A wide selection of optional excursions offer a gateway to this historical and culinary gem, where the past and present blend seamlessly. Wander through the streets of this walled city, tasting local delicacies, exploring Castillo San Felipe de Barajas, and enjoying the vestiges of its rich literary past. You may choose to take an emerald jewelry-making class, visit the National Aviary of Colombia, or partake in a Colombian coffee and premium rum tasting. **B, L, D**



CASTILLO SAN FELIPE DE BARAJAS



CARTAGENA, COLOMBIA

DAY 9 - FEBRUARY 15
Panama Canal, Gatún Lake
Today we will experience the star of this tour: the Panama Canal. Think of the Panama Canal, and the image that may come to mind is of the world's huge tankers and cruise ships passing through a series of locks. That, however, reflects only one aspect of this part of the world. As ships travel from the Atlantic to the Pacific, they also pass colonial towns, historic fortresses and manmade lakes that are today home to sanctuaries for hundreds of different animal and plant species. We will enter the Canal at the Atlantic entrance in Colón which evokes the old Panama of yesteryear, with its historic buildings gradually being restored. Colón, Panama offers a glimpse into the vibrant Caribbean coast, the engineering marvel of the Gatún Locks, and the rich history of Portobello's ruins.

As David McCullough recounts in his sweeping history *The Path Between the Seas*, it was a combination of sheer human might and engineering prowess that today allows ships to cross the Panama isthmus, saving sailors from making the dangerous, almost 13,000-kilometer (8,000-mile) journey around the tip of South America.

Then, Gatún Lake, a freshwater lake integral to the Panama Canal, offers visitors an unforgettable experience with Panama's lush landscapes and rich biodiversity. Surrounded by tropical rainforest, the lake teems with wildlife like tropical birds, monkeys, sloths, and crocodiles. And we will view it all from the comfort of the decks of the Rotterdam! **B, L, D**

DAY 10 - FEBRUARY 16
Puerto Limón (San José), Costa Rica
Puerto Limón offers a tapestry of Costa Rican wildlife, Caribbean culture, and lush rainforests. From zip lining through treetops to wildlife sanctuary tours and tasting gallo pinto, a rice and beans dish, it's a base for adventure and culinary exploration. You may choose from several optional excursions, including taking a pontoon boat through the Tortuguero Canals, meeting the sloths, or riding an aerial tram through the rainforest. **B, L, D**

DAY 11 - FEBRUARY 17
At Sea
Enjoy another relaxing day at sea as we cruise toward our final day of sightseeing. **B, L, D**

DAY 12 - FEBRUARY 18
George Town, Cayman Islands
George Town, the vibrant heart of the Cayman Islands, offers more than just clear waters and balmy breezes. A culinary hotspot, the city boasts a variety of gourmet restaurants influenced by the 135 nationalities residing on the island. Take a stroll on the iconic Seven Mile Beach, dive into stunning coral reefs, or relax at Rum Point. Optional excursions today include visiting the Cayman Turtle Centre, coral reef snorkeling, and a helicopter tour of the island. **B, L, D**



CAYMAN TURTLE CENTRE

DAY 13 - FEBRUARY 19
At Sea
Enjoy one last full day at sea as we cruise toward home. **B, L, D**

DAY 14 - FEBRUARY 20
Debark in Fort Lauderdale, FL - Indianapolis
We arrive this morning in Fort Lauderdale and debark the ship to our waiting motorcoach that will transfer us to the airport for a flight back to Indianapolis. **B**