

*Citizens Tri-County Bank presents...*

# Spectacular Scandinavia

with Optional 3-Night Iceland Post Tour Extension

July 20 – August 2, 2024

Book Now  
& Save  
**\$250**  
Per Person



Upgrade to **Elite Airfare!** see inside for details



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TRI-COUNTY  
BANK**

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For more information contact

Laura Barker

Citizens Tri-County Bank

(423) 949-2173

[lbarker@ctcbonline.com](mailto:lbarker@ctcbonline.com)



14 Days • 20 Meals: 12 Breakfasts, 8 Dinners

**HIGHLIGHTS...** Copenhagen, Farm Visit, Granna, Stockholm, Choice on Tour: Vasa Museum or ABBA Museum, Oslo, Fram Museum, Stave Church, Flåm Railway, Geirangerfjord Cruise, Bergen

**ITINERARY AT A GLANCE**

Day 1	Overnight Flight
Days 2, 3	Scandic Spectrum , Copenhagen
Day 4	PM & Vanner Hotel , Vaxjo
Days 5, 6	Scandic Grand Central , Stockholm
Days 7, 8	Hotel Bristol Oslo, Oslo
Day 9	Fretheim Hotel, Flam
Days 10, 11	Alexandra Hotel, Loen
Days 12, 13	Scandic Ornen, Bergen

*On some dates alternate hotels may be used.*

**Day 1: Saturday, July 20, 2024 Overnight Flight** Set out to explore Scandinavia by land and experience one of the world’s most incredible regions.

**Day 2: Sunday, July 21, 2024 Copenhagen, Denmark - Tour Begins** Your tour opens in the beautiful city of Copenhagen. Take some time to venture out on your own and come to know this cosmopolitan capital, dubbed the “gastro capital of Scandinavia.” Tonight, meet your fellow travelers for dinner. (D)

**Day 3: Monday, July 22, 2024 Copenhagen** Join a local expert and set off on an engaging tour of Denmark’s capital city. Explore Nyhavn, the picturesque harbor lined with colorful facades and charming cafes, as well as Amalienborg Palace, the residence of the Danish royal family. Visit the Little Mermaid Statue, a 1913 sculpture honoring Hans Christian Andersen’s famous fictional character. See Christiansborg Palace, home to the Danish parliament, before enjoying some free time to explore Copenhagen on your own. (B)

**Day 4: Tuesday, July 23, 2024 Copenhagen - Farm Visit - Vaxjo** Bid farewell to Copenhagen and travel north to meet the Hage family on their organic farm. Learn about their work conserving ancient grains and the old Danish livestock breeds before enjoying some homemade treats. Continue on to Helsingor, home of Kronborg Castle, and board a local ferry for a short ride across the famous Oresund to Sweden. This afternoon, arrive in Vaxjo, known locally as “the greenest city in Europe.” (B, D)

**Day 5: Wednesday, July 24, 2024 Vaxjo - Granna - Stockholm** This morning, travel to Granna, a town situated on the shores of Lake Vättern and famous for its charming wooden houses, cobblestone streets and delectable candy shops. Continue north to Stockholm, Sweden’s capital city. Tonight, enjoy a twist on modern dishes from Swedish and European cuisine at a local restaurant. (B, D)

**Day 6: Thursday, July 25, 2024 Stockholm** View Stockholm’s greatest vistas and attractions, including Gamla Stan (Old Town), Riddarholm Church, the Royal Palace and the Parliament. Enjoy a visit inside Stockholm’s stunning City Hall, which displays towering brick walls paired with an opulent interior. This afternoon **it’s your choice!** Explore the Vasa Ship Museum and learn about the vessel’s shocking maiden voyage, when it sank in a single nautical mile (the perfectly preserved ship, commissioned in the 1600s by King Vasa, was raised from the bottom of the harbor 334 years later) **-OR-** visit the ABBA Museum, an interactive exhibition about the Swedish pop sensation. The remainder of the day is yours to explore Stockholm independently. Discover its strikingly colorful architecture and sample its innovative cuisine. (B)

**Day 7: Friday, July 26, 2024 Stockholm - Oslo, Norway** Take a quick flight to Oslo, one of Europe’s fastest-growing cities. As Norway’s capital since 1814, Oslo is the center of the country’s government and the home to the royal family. Here, you’ll find a vibrant, cosmopolitan hub with an abundance of world-class museums, restaurants and art. This evening, enjoy traditional Norwegian fare in one of Oslo’s oldest buildings. (B, D)

**Day 8: Saturday, July 27, 2024 Oslo** A tour of Oslo begins at the remarkable Fram Museum, dedicated to telling the story of Norwegian polar exploration. Continue along Karl Johan Street and view the Royal Palace and city hall in quaint downtown Oslo. Visit Vigeland Park, home to the collection of statues and sculptures that comprise Gustav Vigeland's life’s work. Later this afternoon, enjoy some free time to relax or explore Oslo independently. (B)

**Day 9: Sunday, July 28, 2024 Oslo - Flåm** Travel north from Norway’s capital to the majestic fjord region. Visit the Borgund Stave Church, the intricate structure built in dedication to the Apostle Andrew in 1180. Arrive in the quaint village of Flåm, nestled at the entrance to the stunning Aurlandsfjord. (B, D)



Book Now  
& Save  
**\$250**  
Per Person

**Book Now & Save \$250 Per Person:**

Double \$7,439;      **Double \$7,189\***  
Single \$9,139      **Single \$8,889**

**For bookings made after Jan 21, 2024 call for rates.**

**Included in Price:** Round Trip Air from Nashville Metro Airport, Inter-flights from Stockholm, Air Taxes and Fees/Surcharges, Hotel Transfers and Gratuities

**Not included in price:** Cancellation Waiver and Insurance of \$449 per person

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

**Upgrade your in-flight experience with Elite Airfare**

Additional rate of: Business Class \$3,990

† Refer to the reservation form to choose your upgrade option

**IMPORTANT CONDITIONS:** Your price is subject to increase prior to the time you make full payment. Your price is not subject to increase after you make full payment, except for charges resulting from increases in government-imposed taxes or fees. Once deposited, you have 7 days to send us written consumer consent or withdraw consent and receive a full refund. (See registration form for consent.)

**Day 10: Monday, July 29, 2024 Flåm - Flåm Railway - Loen**

Embark on the renowned Flåm Railway, one of the world's steepest train rides, and ascend 3,000 feet past mighty waterfalls, towering mountains and amazing valleys. Journey to the mountain plateau of Myrdal and cascade down to the fjord of Flåm, taking in the breathtaking views each way. Continue onto the village of Loen, for a relaxing stay in the heart for Norway's fjord region. (B, D)

**Day 11: Tuesday, July 30, 2024 Loen - Fjord Cruise - Loen**

An enchanting day in Norway's fjord region begins. In Geiranger, a UNESCO World Heritage site, embark on an exhilarating Geirangerfjord cruise, soaking in some of Norway's most beautiful scenery along the way. One of the most famous fjords in the world,

Geirangerfjord is where you'll find Norway's mightiest waterfalls: the Seven Sisters, the Bridal Veil, and the Sutor. Marvel at the steep sides of the mountains, where farms have been kept for centuries. (B, D)

**Day 12: Wednesday, July 31, 2024 Loen - Bergen**

Be inspired by Norway's most impressive landscapes en route to Bergen – the gateway to the fjords. Founded with Viking roots, the Bergen of today is known for its old-world charm and scenic landscapes. (B)

**Day 13: Thursday, August 1, 2024 Bergen**

Join a guided walking tour of Bergen and stroll along the historic and iconic harbor front, known as the Bryggen (UNESCO). Enjoy the afternoon at leisure,

**Experience It! Norwegian Fjords**

The evolution of the fjords began some three million years ago, when Norway was covered by an ice cap thinner along the coast than inland. With the arrival of a milder climate, the ice began to melt and produce great waterfalls that logged the soil and descended to the sea. Valleys were filled in by the ocean, creating the fjords. Surrounded now by steep rocky mountains, dissected by cascading waterfalls, and decorated with thriving fruit trees, the fjords are among Earth's most inspiring landscapes. You'll often find the Fjords of western Norway at the top of annual must-see lists alongside the Pyramids of Egypt and the Grand Canyon. This dramatic masterpiece of nature is a true wonder of the world; where the air is pure, the water is clear, and nature is unspoiled. No photograph can ever do justice to the Norwegian Fjords; it is a place that must be seen to be believed.

**EXTEND YOUR VACATION WITH**

**Optional 4 Days 3-Night Iceland Post Tour Extension**

Per Person Rates: \$1,499.00 USD double, \$1,999.00 USD single, land only

**For more information on extensions and options for this tour visit**  
<https://gateway.gocollette.com/link/1167394>

before reuniting with your fellow passengers for an atmospheric farewell dinner in the historic Bryggen neighborhood. (B, D)

**Day 14: Friday, August 2, 2024 Bergen - Tour Ends** Depart for home today with incredible memories of your Scandinavian journey. (B)

**PLEASE NOTE:**

**Book Now rates valid until Jan 21, 2024, valid on air inclusive packages only.**  
IDENTIFICATION

Passports are required for this tour at your expense. Certain countries require a minimum of 6 months passport validity from date of return home. You are strongly urged to contact the appropriate consulate for details. Visit [www.travel.state.gov](http://www.travel.state.gov) for the U.S. State Department for the latest details about passports and visa requirements.

**IMPORTANT:** We recommend that our clients traveling abroad take a photocopy of their passport and applicable visas. It should be packed separately from your actual passport and visa. We also recommend leaving a copy at home with your emergency contact.

*Effective for travel in 2024, all visitors who do not need a visa to enter Europe will be expected to apply for an ETIAS visa waiver, for a fee, when visiting a Schengen Area Country. To identify Schengen Area Countries and to complete the ETIAS application, please visit <https://www.etiasvisa.com/>*

To complete your tour, we include roundtrip airport-to-hotel transfers when purchasing our fare 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.

Museums may close unexpectedly or for the observance of holidays.

Single accommodations are limited and are available on a first come, first served basis. Triple accommodations are not available on this tour.

Some of the older properties and attractions in Scandinavia may not have elevators.

**The overall activity level of this tour is a level 3.** This means you're an on-the-go traveler. You don't want to miss a thing, so walking and standing for longer periods of time (2-3 hours) isn't a big deal. A moderately paced two-and-a-half-hour walking tour, covering several miles, hills, and uneven surfaces, is no problem for you.

Walking four miles over the course of a day is very doable, as is climbing into and out of various modes of transportation (tuk-tuk, cable car, zodiac, etc.). You can climb three flights of stairs easily and handle altitudes between 6,000 and 9,000 feet.

Expect some longer days with early mornings or late nights balanced with free time to recharge or set out on your own adventure. This level is not a fit for travelers who require mobility assistance devices.

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.



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.

The internal flight on this program is included in the price of your tour. This flight needs to be arranged and purchased separately if you arrange your own air.

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

**A deposit of \$698 per person is due upon reservation. Reservations are made on a first come, first served basis. Reservations made after the deposit due date of January 14, 2024 are based upon availability. Final payment due by May 21, 2024. Deposits are refundable up until January 21, 2024.**

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

For important reservation information visit  
<https://gateway.gocollette.com/link/1167394>.  
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

If paying by credit card, please complete this form and return to Citizens Tri-County Bank. We can only charge your credit card for the amount noted if the signature, address and phone number are listed below. Thank you!

**CREDIT CARD AUTHORIZATION FORM**

BOOKING NUMBER: 1167394  
 DEPARTURE DATE: July 20, 2024

TOUR: Spectacular Scandinavia  
 GROUP NAME: Citizens Tri-County Bank

Name of Passenger:

Salutation: \_\_\_\_\_ First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_ Last Name: \_\_\_\_\_ Suffix: \_\_\_\_\_  
 (Mr., Mrs., Rev.) (Please print as it appears on Passport) (Jr., Sr.)

Cardholder Name: \_\_\_\_\_  
 (Please print as it appears on your Credit Card)

Cardholder Address: \_\_\_\_\_  
 (as it appears on your credit card statement)

Cardholder Phone: \_\_\_\_\_

Credit Card Type: \_\_\_ American Express \_\_\_ Discover \_\_\_ MasterCard \_\_\_ Visa

Credit Card Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_ Amount to be charged: \$ \_\_\_\_\_

Cardholder's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

I agree to pay according to the card issuer agreement. I understand and accept Collette cancellation policy, terms and conditions.

Participating credit card companies are now requiring a billing address and phone number for **FRAUD PREVENTION**. All information **MUST** be provided. Thank you for your cooperation!  
 If using your credit card for payment, please return this Authorization Form by mail to:

**Citizens Tri-County Bank**  
 Attn: Laura Barker  
 PO Box 697  
 DUNLAP, TN 37327-0697

Or by Fax to: (423) 949-4562

Above credit card information has been called in to Collette.



TRAVEL DATE: 7/20/2024 TERRITORY: S8  
RES#: 1167394

Spectacular Scandinavia

**For Reservations Contact:** Laura Barker (423) 949-2173 email: lbarker@ctcbonline.com  
Citizens Tri-County Bank, PO Box 697, DUNLAP, TN 37327-0697

A deposit of \$698 per person is due upon reservation. Reservations are made on a first come, first served basis. Reservations made after the deposit due date of January 14, 2024 are based upon availability. Final payment due by May 21, 2024. Deposits are refundable up until January 21, 2024.

**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: \_\_\_\_\_

Passport Number: \_\_\_\_\_ Expiration Date: (month/day/year) \_\_\_\_\_ Date of Issuance: (month/day/year) \_\_\_\_\_

City, State, Country of Issuance: \_\_\_\_\_ Citizenship: \_\_\_\_\_

**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.

Please reserve an upgrade to Elite Airfare for an additional rate of:  Business Class \$3,990

Service is limited and not available on all flights or carriers. Other restrictions may apply. Please note: if you purchase an upgrade we cannot guarantee the same flight schedule as the group. If Business class service has been purchased, it is for the international portion of the journey only.

Are you willing to separate from the group air schedule to accommodate your upgrade request? ( ) Yes ( ) No

\*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 \$449 ( ) 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.)

**EXTENSION:** I wish to purchase "3-Night Iceland" ( ) Yes ( ) No

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

Please Choose One:

( ) Vasa Museum

( ) ABBA - The Museum

**PLEASE MAKE CHECKS PAYABLE TO:** Collette ( ) Check ( ) Credit Card

Waiver/Insurance Amount: \$ \_\_\_\_\_ Deposit Amount: \$ \_\_\_\_\_ Total amount enclosed: \$ \_\_\_\_\_

Cardholder Name (if paying by Credit Card): \_\_\_\_\_

Cardholder Billing Address:  Check if address is the same as above \_\_\_\_\_

Cardholder Phone: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Credit Card Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_  
M M Y Y

**SIGNATURE REQUIRED** for acceptance of the below conditions and agreement to credit card use:

Date: \_\_\_\_\_

I agree to pay according to the card issuer agreement. I understand and accept the cancellation policy, terms and conditions. See <http://www.gocollette.com/about-collette/terms-and-conditions> for full terms and conditions of your purchase.

**Important Conditions:** Your price is subject to increase prior to the time you make full payment. Your price is not subject to increase after you make full payment, except for charges resulting from increases in government-imposed taxes or fees.

## Extend your vacation with

### Optional 4 Days 3-Night Iceland Post Tour Extension

Per Person Rates: \$1,499.00 USD double, \$1,999.00 USD single, land only  
4 Meals: 3 Breakfasts, 1 Dinner

#### Day 14: Bergen - Fly to Reykjavík, Iceland

Discover Iceland, a land and culture forged by fire and ice. Steaming lava fields reflect a volcanic nature. Massive glaciers sculpt mountains and valleys, leaving thundering waterfalls and breathtaking landscapes. After having the day to yourself, gather with your fellow travelers for an included Icelandic dinner at a local restaurant. *Today dinner will be included.*

#### Day 15: Reykjavík

This morning, join a local expert for a walking tour of the city's old section featuring Hallgrímskirkja church, city hall, the harbor, and Reykjavík's oldest building – home of the Kraum Icelandic design center. Enjoy the remainder of your day at leisure. Perhaps you will choose to relax on a scenic whale watching cruise; venture out on a horseback riding excursion; or travel out to the Reykjanes peninsula to spend quality time relaxing in the geo-thermal waters of the famed Blue Lagoon. *Today breakfast will be included.*

#### Day 16: Reykjavík - Golden Circle - Reykjavík

Travel the incredible Golden Circle, a route that encompasses many of Iceland's most renowned natural wonders. Marvel at the beauty of the Gullfoss (Golden Falls) waterfall, a stunning 100-foot double cascade. Journey to Thingvellir National Park, the nation's most historic area. Here, Icelanders gathered in A.D. 930 and established what is considered to be one of the world's first parliaments. Find yourself standing upon one of the globe's most geologically significant landscapes, Thingvellir's rugged rift valley (UNESCO) that marks the crest of the Mid-Atlantic Ridge, the point where the North American and Eurasian tectonic plates meet. Return to Reykjavík and have time to explore the city on your own. *Today breakfast will be included.*

#### Day 17: Reykjavík - Tour Ends

Your tour ends today. *Today breakfast will be included.*

#### Please Note:

During this extension, you can expect to have a **hosted** experience or two, with a local representative revealing more of what this destination has to offer. Enjoy a mix of independent exploration and guided sightseeing and experiences. A meet-and-greet service will be available at the airport upon arrival in Reykjavík.

Single accommodations are limited and are available on a first come, first served basis.

We reserve the right to cancel this extension if a minimum of 4 passengers is not met to operate.

Due to flight schedules, a post night may be required in some Icelandic gateway cities (at an additional cost). Please inquire at time of reservation.

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.

The purchase of an additional air segment is required. Please inquire for air rate at time of booking.

**The overall activity level of this extension is a level 2.** This means you can partake in a two-hour walking tour covering up to 2 miles (including breaks), over a variety of terrains. You can climb two flights of stairs with ease and 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.