

the Advantage Club

2026 Events

- Aug 5.....Lunch and Learn
- Sep 23.....Mystery Trip
- Sep 27- Oct 3.....New England
Autumn Splendor
Sold Out
- Nov 10-11.....Branson's Brightest
Overnight Christmas Getaway
Wait List Only
- Nov 18.....Lunch and Learn

2027 Events

- Apr 1.....Mamma Mia! The
Fabulous Fox Theatre
- Apr 18-24.....Springtime in the
Smokies
- Aug 20-26.....Magnificent Montana
- Oct 3-9.....California Coast - City
by the Bay to the City of Angels



TRIP Spotlight

SPRING TIME IN THE SMOKIES

April 18-24, 2027 

Celebrate the beauty of spring on a captivating motor coach journey through the heart of Tennessee and North Carolina, where music, mountains, and timeless elegance come together. In vibrant Nashville, experience the thrill of a live performance at the legendary Grand Ole Opry, where the sounds of country music's greatest voices fill the air. Continue to Pigeon Forge for an afternoon of excitement and charm at Dollywood, where blooming dogwoods and lively entertainment create a perfect springtime atmosphere.

Your journey unfolds amid the breathtaking scenery of Great Smoky Mountains National Park, explored in a guided Jeep tour that reveals cascading waterfalls, misty ridgelines, and abundant wildlife. Relive the romance of rail travel aboard the Great Smoky Mountains Railroad, winding through picturesque valleys bursting with seasonal color. In Asheville, enjoy a guided tour of the magnificent Biltmore Estate, America's largest privately owned home, where grand architecture, priceless art, and exquisite gardens come alive in spring bloom. Your experience is elevated with a two-night stay at the luxurious The Inn on Biltmore Estate, offering refined comfort and gracious hospitality—an unforgettable retreat to complete your spring escape.

Don't miss the bus – sign up today!

Single - \$4,649* Double - \$3,895* Triple - \$3,675*

*Does Not include optional travel insurance.



Trip Includes:

- Deluxe motor coach transportation
- Seven nights hotel accommodations baggage handling (where available)
- Six breakfasts, two lunches, and six dinners
- All activities and admissions as listed in the itinerary
- All tour-related taxes and gratuities
- Services of an Advantage Club Representative
- Services of a Cruises and Tours Worldwide tour manager

New Look, New Trips, Same Great Club!



Melissa Henley
Advantage Club Director

You may notice that this edition of the newsletter looks a little different. While the look may be new, one thing hasn't changed – the same great trips, activities, friendships, and fun that make the Advantage Club so special. I hope you enjoy the updated format as you discover all the exciting opportunities ahead!

In your hand you hold information for three

extended trips in 2027 - Springtime in the Smokies (a motorcoach adventure), Magnificent Montana, and the California Coast in the fall. The only question is which adventure will capture your heart first! From blooming mountain vistas and charming southern hospitality to rugged western landscapes and breathtaking coastal views, these trips are packed with memorable experiences, great company, and plenty of opportunities to make new memories. So, grab a cup of coffee, settle into your favorite chair, and start dreaming, your next great adventure may be waiting on the very next page!

And because I just couldn't keep this one a secret, I've also given you an early sneak peek at a 2027 day trip! Normally, day trips don't make their debut until November, but this is simply too good to wait. Turn the page for more details and be among the first to discover where we'll be headed. Consider it a little bonus for our faithful members and perhaps the first item to add to your 2027 calendar!

While it's exciting to look ahead, there is still plenty of adventure waiting for us in 2026! We still have our always popular Mystery Trip, where the destination remains under wraps until departure day, the spectacular New England Autumn Splendor tour and our festive Branson Brightest Overnight Christmas Getaway filled with holiday entertainment and seasonal cheer. Back home, we'll also gather for two more Lunch and Learn events, offering great food, friendship, entertainment, and opportunities to discover what's coming next. No matter where your travels take you, I look forward to making more memories together in the months ahead. Save travels, and happy planning!



John A. Klebba
Chairman of the Board

RESULTS WORTH APPLAUDING

At the end of each calendar quarter every U.S. Bank is required to file a detailed financial report (referred to as a "call report") with its federal regulator. These are then made available on a public website and are utilized by the private sector for a variety of purposes.

One of the companies that uploads call reports is S&P Global Market Intelligence, which is one of the better-known and respected companies that provides financial and industry data, research, news and analytics. It ranks every bank in the country based on eight weighted criteria, including loan portfolio health, deposit growth, the level of capital and profitability. The company then publishes rankings broken down by geography and asset size.

Why am I writing about call reports and rankings? Well because I want to brag a bit. When S&P released its 2025 rankings, Legends Bank appeared near the very top. Of the 1718 banks with assets under \$10 billion and located in the Midwest (which included 12 midwestern states), Legends Bank ranked fourth. Among 3465 of all the U.S. banks with under \$3 billion in assets, Legends Bank was ranked 11th.

In both categories we ranked first among Missouri banks and in the top 1% of all ranked banks – rare air indeed.

My purpose here is to assure you that your bank is safe, sound and well managed. While you may have heard me assure you of that before, in addition to contending that our employees do an extraordinary job in serving our customers, it's good for all of us to have independent external validation to point to.

Thanks to each of you for being customers of Legends Bank and a valued member of The Advantage Club. We will continue to strive to provide you with the absolute best in banking services as we have for over 100 years.

the
Advantage Club 

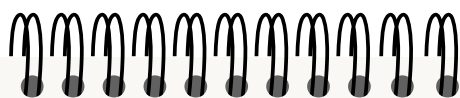


Mystery Trip

September 23, 2026  

Get ready for an adventure filled with excitement, surprises, and a touch of intrigue – our next Advantage Club Mystery Trip is coming soon! We're keeping the destination under wraps, but you can count on a fun-filled day of great company, unique experiences, and plenty of laughs along the way. All you need to do is sit back, relax, and enjoy the ride as we whisk you off to a secret location guaranteed to delight. Pack your sense of curiosity and join us for a journey where the destination is a mystery – but the memories are certain!

\$120/person Lunch Included



CLUES:

1. No need for camels or desert sands – just good friends and Missouri lands.
2. Once a stop for weary guests, now a place that's one of the best.
3. An old road leads to a borrowed name – where walls tell stories and waters quietly work.



Trip Includes:

- Round Trip Local Airport Transfers
- Round Trip Airfare
- Six nights hotel accommodations
- Deluxe Motor Coach Transportation
- Six breakfasts, one lunch and four dinners
- All Tour Related Taxes and Gratuities
- Services of a Legends Bank Advantage Club Representative
- Services of a Cruises and Tours Worldwide Tour Manager
- All activities and admissions as listed

SOLD OUT

The ADVANTAGE Club

New England Autumn Splendor!

Journey through color, culture & charm

September 27-October 3, 2026   

Journey through New England, a quintessential fall experience – rich with history, natural beauty, and unforgettable charm. Beginning with a flight to Boston, we will set out to explore the region's cultural and historical treasures.

Highlights will include a visit to Old Sturbridge Village, where history comes alive through immersive demonstrations and engaging storytellers. Explore the Norman Rockwell Museum, home to the largest and most significant collection of beloved artist's work – much of it inspired by the very landscapes and people of New England.

Our journey will take us to the scenic Berkshires and then northward into Vermont. Along the way, we will browse nostalgic goods at the Vermont Country Store and enjoy a hearty lunch at the charming Waybury Inn, a historic inn nestled at the edge of the Green Mountains. Get a special glimpse into a proud tradition of American horse breeding dating back to 1878, at the UVM Morgan Horse Farm.

In true Vermont fashion, we will indulge in some treats with a guided tour at Ben & Jerry's Ice Cream Factory and a delicious stop at Morse Farm Maple Sugarworks, where we learn the centuries-old art of maple sugaring and enjoy the local favorite, sugar-on-snow.

The vibrant colors of fall will accompany us to the New Hampshire White Mountains, where we will experience the grandeur of the Omni Mount Washington Resort. From there, we will take a scenic drive along the legendary Kancamagus Highway, offering unforgettable views of covered bridges, tumbling waterfalls, and brilliant foliage – making for perfect photo opportunities and peaceful reflection.

Our adventure will continue along the rugged coastline of Maine, where we will explore the historic Portland Head Light and take in the picturesque charm of Kennebunkport. Our final night will be spent at the coastal retreat of Anchorage by the Sea in Ogunquit, where we will cap our trip with an oceanfront dinner and a morning stroll along the Marginal Way.

From mountain vistas to maritime heritage, this autumn tour will bring together the best of New England – seasonal beauty, small-town warmth, and deep-rooted history.

Single - \$5,729* Double - \$4,692* Triple - \$4,395*

*Does Not include optional travel insurance.



Where the Holidays Begin

Branson's Brightest Overnight Getaway

November 10-11, 2026  

Celebrate the sparkle of the holiday season with a festive overnight escape to Branson! This enchanting getaway brings the wonder of Christmas to life with four spectacular shows, each filled with dazzling performances, joyful music, and heartwarming moments that capture the true spirit of the season.

Between shows, enjoy Branson's glittering lights, charming shops, and delicious dining. There's magic around every corner! As the evening settles in, unwind into cozy overnight accommodations and share laughter and memories of joy with your fellow travelers.

From the first curtain rise to the final bow, Branson sparkles with joy and magic that makes it the live entertainment capital of the Midwest. Join us for a delightful holiday adventure filled with music, friendship, and festive cheer – an experience sure to set the tone for a wonderful season ahead.

*Single- \$605 *Double - \$545 *Triple - \$530 *Quad - \$520

*Per Person



Trip Includes:

- Deluxe Motorcoach Transportation
- One night hotel accommodations
- Four Christmas Shows
- One breakfast, two lunches, and two dinners
- Gratuities

WAIT LIST ONLY

Mamma Mia!

Benny Andersson & Bjorn Ulvaeus' smash hit Musical

April 1, 2027 



Why wait? We're Announcing This Fantastic Day Trip Months Ahead of Schedule!

Experience an unforgettable day in St. Louis at the magnificent Fabulous Fox Theatre for the hit Broadway musical *Mamma Mia!* Set to the timeless music of ABBA, this heartwarming and hilarious story is filled with laughter, romance, and favorite songs you'll be singing long after the curtain falls.

Before the show, we'll enjoy a delicious, elegant, one-of-a-kind themed buffet lunch crafted by the award-winning chefs of the Fabulous Fox.

Whether you're a long-time fan of *MAMMA MIA!* or discovering it for the first time, this delightful day promises great food, wonderful company and an afternoon of Broadway magic.

A standing ovation starts with your reservation!

Pricing and additional details are coming soon!



The ADVANTAGE Club

Magnificent Montana

Where Every View Is Picture Perfect

August 20-26, 2027   

Breathe in the crisp alpine air as our unforgettable Montana summer adventure begins with a two-night stay at the inviting Grouse Mountain Lodge, nestled at the edge of the Rockies near charming Whitefish. Glide along the pristine Middle Fork of the Flathead River on a scenic float, culminating in a memorable riverside dinner surrounded by towering pines and mountain silhouettes. Experience the crown jewel of Glacier National Park aboard the iconic Red Bus Tour along the Going-to-the-Sun Road, where sweeping vistas, glacial valleys, and alpine meadows unfold at every turn. Our journey continues with a river cruise through the storied Gates of the Mountains Recreation Area, where towering limestone cliffs rise dramatically above the Missouri River, echoing the path of Lewis and Clark.

Our adventure deepens with a three night stay at the sophisticated The Wilson Hotel in Big Sky. In West Yellowstone, we'll encounter the fascinating wildlife of the region at the Grizzly & Wolf Discovery Center and gain a deeper appreciation for this remarkable ecosystem at Yellowstone Giant Screen Theatre, featuring National Geographic's stunning presentation. Savor the flavors of the West during a lively chuckwagon BBQ dinner at the 320 Guest Ranch, where rustic charm meets warm hospitality. Our exploration culminates with a guided tour of Yellowstone National Park, showcasing its most iconic treasures—from the bubbling geyser basins and legendary Old Faithful to the awe-inspiring Grand Canyon of the Yellowstone with its upper and lower falls, the serene expanse of Yellowstone Lake, and the historic Continental Divide—creating a journey rich in natural beauty, discovery, and lasting memories.

The adventure is calling – save your place now!



Mark your calendar!
Additional details
and pricing will be
shared soon.

California Coast

City by the Bay to the City of Angels

October 3-9, 2027  

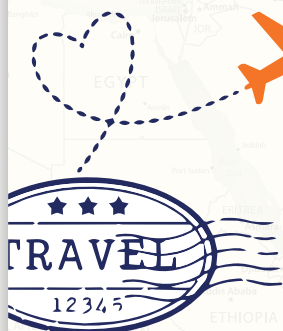
Experience the magic of autumn along California's breathtaking coast as our journey begins in iconic San Francisco. We'll enjoy a guided tour of the city's most celebrated sights, from the Golden Gate Bridge to its vibrant neighborhoods, before settling into our welcoming hotel near lively Fisherman's Wharf and Pier 39. Traveling north, we'll stand in awe beneath the towering giants of Armstrong Redwoods State Natural Reserve, where ancient groves create a serene cathedral of nature. In the rolling vineyards of Napa Valley, we'll savor a winery tour, tasting, and picnic lunch at V. Sattui Winery. Our coastal exploration continues through Monterey along the famed 17-Mile Drive, where dramatic ocean vistas unfold at Seal Rock, Cypress Point, and Pebble Beach, before arriving in the storybook charm of Carmel-by-the-Sea.

Continuing south, we'll unwind with a delightful stay at the Apple Farm Inn, known for its cozy ambiance and warm hospitality. We'll step back in time with a visit to the magnificent Hearst Castle, then pause to admire the striking beauty of Morro Rock rising from the Pacific. We'll discover Old World charm in the Danish-inspired village of Solvang, before arriving in elegant Santa Barbara for a guided tour featuring the historic Old Mission Santa Barbara. Our unforgettable journey concludes with a visit to the inspiring Ronald Reagan Presidential Library, where history and legacy come to life, providing the perfect finale to this richly rewarding fall escape.

Pack your bags, your next adventure awaits!



**The adventure is
taking shape! Pricing
and inclusions will be
available soon.**



A TASTE OF *Adventure*

FROM OUR TRAVELS TO YOUR TABLE

RECIPE FOR: **Chocolate Cobbler**



INGREDIENTS:

Cobbler Batter:

- 8 large eggs
- 1 tablespoon vanilla
- 4 cups sugar, granulated
- 1 cup flour
- 1 cup of cocoa powder
- 1 1/2 pounds margarine, melted

Toppings:

- 12 scoops vanilla ice cream
- 1/4 cup sliced almonds, toasted
- 1/2 cup toffee candy

DIRECTIONS:

- Combine all ingredients except the margarine in a bowl and mix with an electric mixer. Slowly add the melted margarine as it continues to mix. When all is incorporated, allow the batter to mix 10 more minutes on a medium speed.
- Refrigerate this mixture overnight
- Spray 12 soufflé dishes (large ramekins) with pan coating spray
- Divide the batter evenly into the soufflés (between one-third and one-half cup each)
- Using an ice cream scoop works best for getting batter into cups
- Bake uncovered at 400 degrees for 40 minutes

Topping

- Toast the almonds lightly in the oven at 350 degrees, allow to cool. Mix with the toffee.
- Cobblers are best right out of the oven. Top with scoop of ice cream and then the toffee/almond mixture.

A Recipe With a Rhythm!

A delicious memory from our New
Theatre & Restaurant adventure

Made with love
SHARE WITH FRIENDS.



Tour Activity Level

The Advantage Club offers tours to individuals who share your interests. While day by day itineraries will provide specific details concerning the scope of activities included each day, our program offers a variety of activity levels that fall into the following categories.

Activity Level 1 –

Very leisurely pace, minimal physical activity, shorter touring days.

Activity Level 2 –

Easy pace some stairs and standing, three to four blocks of walking at a time on level terrains.

Activity Level 3 –

Moderate pace, good mobility needed, stairs and prolonged standing, includes city walking tours.

Activity Level 4 –

Very active travel, fast pace, some strenuous activities.

You will find the activity levels indicated for each trip in the newsletter.

Travel Insurance

Travel insurance is an insurance plan used to cover travel related risk, and will be offered as an option on extended tours purchased through a travel vendor. Travel insurance covers cancellations, medical expenses, evacuations, loss or delays and 24/7 assistance.

Reservation Policy

We encourage you to join the reservation list early to avoid disappointment.

To join the reservation list for any Advantage Club trip you can:

- 1) Complete the form on the right and return it to any Legends Bank branch or mail it to Legends Bank, Advantage Club, PO Box 888, Linn, MO 65051.
- 2) Email Melissa Henley at advantageclub@legendsbk.com, or
- 3) Call Melissa at 573-636-4193 (M, W, F) or 573-417-0276 (T, TH).

Cancellation Policy

We understand that plans can change. If you need to cancel, we will make every effort to find a replacement traveler and recover any refundable expenses on your behalf. However, many trip costs, including tickets, meals, lodging, and transportation are prepaid and nonrefundable.

Any refund issued will be based on the amount of recoverable expenses at the time of cancellation. Cancellations made within 30 days of departure are unlikely to receive a full refund and may result in no refund being available. We will

be as fair as possible with refund requests.

For tours operated by a travel vendor, the vendor's published cancellation policy will apply.

Pick-Up and Drop-Off Locations

The motor coach will pick-up and drop-off at the locations for Advantage Club trips.

Jefferson City – Walmart East End – northwest corner of the parking lot.

Linn – Legends Main Bank – lower East side parking lot, behind the building.

Drake – Junction of Hwy 50 & 19 in the Dutch Mill Station gravel parking lot.

YOU CAN MAIL OR DROP OFF RESERVATION FORMS AT ANY OF OUR LOCATIONS

Join the: **RESERVATION LIST**

- Aug 5, 2026 - Lunch and Learn
- Sept 23, 2026 - Mystery Trip
- Sept 27- Oct 3, 2026 - New England Autumn Splendor **SOLD OUT**
- Nov 10-11, 2026 - BransonOvernight Christmas **WAIT LIST ONLY**
- No 18, 2026 - Lunch and Learn
- Apr 1, 2027 - The Fabulous Fox Theatre - Mamma Mia!
- Apr 18-24, 2027 - Springtime in the Smokies
- Aug 20-26, 2027 - Magnificent Montana
- Oct 3-9, 2027 - California Coast - City by the Bay to the City of Angels

Member Name _____

Address _____

Phone _____

Email _____

Spouse or Guest Name _____

Guest Address _____

Spouse or Guest Phone _____

Spouse or Guest Email _____

Return to: *The Advantage Club*

PO Box 888

Linn, MO 65051

Or Email: Advantageclub@legendsbk.com

Reservation requests are added to the list in the order they are received. When space becomes available and payment is needed, we'll mail a payment request to confirm your seat. If a waitlist forms, we may contact you by text when a seat becomes available. Because we want to accommodate as many members as possible, the seat will be held for 24 hours before being offered to the next person on the list. However, sometimes there is more urgency to fill a spot, and in that case, we may send out a text to all those remaining on the waitlist and fill the vacancies on a first come, first served basis.



the
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Linn, MO 65051

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www.facebook.com/legendsbk

You'll find photos of Advantage Club trips and other interesting information on our Facebook page.



Melissa Henley, Advantage Club Director

(573) 636-4193 (M,W,F) • (573) 417-0276 (T, Th) • advantageclub@legendsbk.com