

# MY CU Adventure Club Details

Making sure our Adventure Club Members have a great adventure is our top priority. Please review these My Credit Union Adventure Club Details to help understand our policies, and answer any questions you may have about the My Credit Union Adventure Club.

## Who Can Join the Adventure Club?

There are only two requirements to join the Adventure Club:

1. You must be 55 years old or more.
2. You must have and maintain a \$2,500.00 relationship with My Credit Union in the form of loans, checking or savings accounts, or investments.

## Can I Bring a Guest?

Yes! Each member is allowed to bring one guest who does not meet any of the above qualifications. We hope that you will introduce them to the club and they will want to join and bring their friends too! We are very excited to see the Adventure Club grow and expand to include lots of great Adventurers! Some adventures are open to extend to more than one guest of the member. Those adventures will so note this exception to the rule in the adventure description.

## How to Register for an Adventure

Fill out the appropriate Adventure Registration Form (**Day Trip Adventures Registration Form *click here***. For the **Overnight Trip Adventure Registration Form *click here***) and a check for the adventure amount or the deposit amount and either drop it off at one of the three MYCU Branch Locations (***click here*** for locations). You may also mail it before the deadline to:

My CU Adventure Club  
c/o Tara Kingsley  
9550 Lyndale Ave. S.  
Bloomington, MN 55420.

## Methods of Payment

### Automatic Deduction from Checking or Savings Account:

You may simply email permission to [adventureclub@mymncu.org](mailto:adventureclub@mymncu.org) in the following manner:

I, \_\_\_\_\_, give permission to MY CU to deduct from My CU

checking/savings account the amount of \$ \_\_\_\_\_ for the \_\_\_\_\_  
Adventure.

**Payment by Check:** Check No. \_\_\_\_\_ Amount enclosed: \_\_\_\_\_

Checks can be made out to "My CU Adventure Club" and sent to the following address:

My Credit Union Adventure Club  
c/o Tara Kingsley  
9550 Lyndale Ave. S.  
Bloomington, MN 55420

You may also drop off your registration form, signed waivers, and payment at any of the MY Credit Union branches c/o Tara Kingsley.

Richfield Branch  
345 E. 77th Street  
Richfield, MN 55423

Lyndale Branch  
9550 Lyndale Ave. S.  
Bloomington, MN 55420.

OSR Branch  
4025 West Old Shakopee Road  
Bloomington, MN 55437

**Use of MY Credit Union Visa Rewards Points:** Please contact [adventureclub@mymncu.org](mailto:adventureclub@mymncu.org) for information regarding this payment option.

**Gift Certificates:**

Gift Certificates may be used one per person per adventure. Please attach gift card to this form and contact [adventureclub@mymncu.org](mailto:adventureclub@mymncu.org) to redeem.

**Adventure Registration Form**

Trips require a Registration Form that you should include with your payment. For the **Day Trip Adventures Registration Form** *click here*. For the **Overnight Trip Adventure Registration Form** *click here*.

Cancellation Policy

The purpose of the Adventure Club is not to profit, but also, not to lose money on any adventure for the Credit Union. Cancellations for any reason, result in extra time, costs, and lost resale opportunities. In consideration of these costs, the following Notice Received Policy will apply:

### **Notice Received Policy**

#### **Day Trip Adventures:**

- |   |             |
|---|-------------|
| • 20 days or more prior to the tour departure | Full Refund |
| • 19 - 7 days prior                           | Half Refund |
| • Less than 7 days                            | No Refund   |

#### **Overnight Trip Adventures:**

- |   |                        |
|---|------------------------|
| • 90 days or more prior to tour departure   | Full Refund            |
| • 89-30 days prior to departure date        | Deposit Non-Refundable |
| • Less than 30 days prior to departure date | No Refund              |

In fairness to everyone, exceptions cannot be made for any reason. Please note, sometimes adventure attractions such as show tickets and/or airline, boat, train, or pack mule transportations, and/or meals, etc. may be non-refundable. If the coordinator purchased these non-refundables by the time of your cancellation, they will be deducted from your refund *no matter the time of cancellation*. If the coordinator has not, the following Notice Received Policy prevails. If a waitlist exists for an adventure, we can attempt to mitigate your losses by calling waitlistees. We may, but are not required to, advertise for other Adventure Club members to fill your place. Only other Adventure Club Members and their guest(s) may fill the spots of cancelled adventures. Also, please note, we cannot guarantee a mitigation of your losses in either of these situations.

#### **In Case of Emergency Form**

Overnight Adventures recommend an In Case of Emergency Form be filled out and returned before the adventure. ***Please click here for In Case of Emergency Form.***

#### **Release and Waiver of Liability and Hold Harmless Agreement / Risk for Covid- 19 Agreement**

We request that each member of the My Credit Union Adventure Club review the below Agreements to understand all Adventurers' release of liability. By your participation in the MYCU Adventure Club, you consent to abide by these Agreements. For overnight adventures you will be asked to sign and return the agreements prior to travel. ***Click here for Waiver of Liability and Hold Harmless Agreement*** ***Click here for Risk of Covid-19 Agreement***

1. In consideration for participating in a My Credit Union Adventure Club event, I hereby release, waive, discharge and covenant not to sue MY Credit Union their volunteers, officers, agents or employees (herein after referred to as releasees) from any and all liability, claims, demands, actions and causes of action whatsoever arising out of or related to any loss, damage, or injury, including death, that may be sustained by me, or any of the property belonging to me, whether caused by the negligence of the releasees, or otherwise, while participating in such activity, or while in, on or upon the premises where the activity is being conducted.

2. I am fully aware of the risks and hazards connected with the My CU Adventure Club event, and I hereby elect to voluntarily participate in said activity with full knowledge that said activity may be hazardous to me and my property. I voluntarily assume full responsibility for any risks of loss, property damage or personal injury, including death, that may be sustained by me, or any loss or damage to property owned by me, as a result of being engaged in such an activity, whether caused by the negligence of releasees or otherwise.

3. I further hereby agree to indemnify and hold harmless the releasees from any loss, liability, damage or costs, including court costs and attorney fees, that they may incur due to my participation in said activity, whether caused by negligence of releasees or otherwise.

4. I understand that My Credit Union does not maintain any insurance policy covering any circumstance arising from my participation in this event or any activity associated with or facilitating that participation. As such, I am aware that I should review my personal insurance portfolio for appropriate coverage.

5. It is my express intent that this Waiver of Liability and Hold Harmless Agreement shall bind the members of my family and spouse, if I am alive, and my heirs, assigns and personal representative, if I am deceased, and shall be deemed as a release, waiver, discharge and covenant not to sue the above-named releasees. I hereby further agree that this Waiver of Liability and Hold Harmless Agreement shall be construed in accordance with the laws of the State of Minnesota.

6. In participating in the My CU Adventure Club, I acknowledge and represent that I have read the foregoing Waiver of Liability and Hold Harmless Agreement, understand it and abide by it voluntarily as my own free act and deed; no oral representations, statements or inducements, apart from the foregoing written agreement, have been made; I am at least eighteen (18) years of age and fully competent; and I agree with this release for full, adequate and complete consideration fully intending to be bound by same.

#### Photo Release

By attending any of the adventures planned by My Credit Union, you are consenting to give My Credit Union permission to record, videotape and photograph your image and/or voice to be used in the following ways:

- My CU intranet accessible by employees only
- My CU internet accessible via the World Wide Web to anyone
- My CU Facebook page
- Printed My CU Quarterly Interest newsletter
- My Credit Union Adventure Club Newsletter
- Printed annual report
- Any other publication put out by My CU

No special compensation will be provided to you for use of your image and you may not be informed in advance of the specific use of your image.

### **Risk of Covid-19**

To ensure the safety of our staff and guests, we are asking you to assess any symptoms you may have prior to attending. Please review each symptom listed below and answer “yes” or “no” if this is a symptom that you are experiencing and cannot attribute to another health condition.

Do you have:

**Fever or feeling feverish?**

**Chills?**

**Shortness of breath?**

**A new sore throat?**

**New muscle aches?**

**New headache?**

**New loss of smell or taste?**

If you answered “Yes” to any of the symptoms listed above you will not be permitted to attend the adventure. My Credit Union Adventure Club will work to refund as much as possible of the adventure cost, but cannot guarantee a refund either in part or in full.

### **COVID-19 Waiver:**

By purchasing a ticket and/or attending an event, I automatically accept the Assumption of Risk and Waiver of Liability Relating to Coronavirus/COVID-19.

Assumption of Risk and Waiver of Liability Relating to Coronavirus/COVID-19 the novel coronavirus, COVID-19 has been declared a worldwide pandemic by the World Health Organization. COVID-19 is extremely dangerous and is believed to spread mainly from person-to-person contact. As a result, federal, state, and local governments and federal, state, and local

health agencies recommend social distancing and have, in many locations, prohibited the congregation of groups of people. I understand and recognize that preventative measures have been put in place to reduce the spread of COVID-9; however, I may become infected with COVID-19. Further, attending adventures with MY Credit Union, could increase my risk of contracting COVID-19. By purchasing a ticket and by participating, I acknowledge the contagious nature of COVID-19 and voluntarily assume the risk of being exposed or infected by COVID-19 by attending adventure(s) and that such exposure or infection may result in personal injury, illness, permanent disability, and /or death. I understand that the risk of becoming exposed to or infected by COVID-19 on the adventure may result from the actions, omissions, or negligence of ticket holders and other, including, but not limited to employees, volunteers, and program participants and their families. I voluntarily agree to assume all the foregoing risks and accept sole responsibility for any injury to myself including, but not limited to, personal injury, illness, permanent disability, and /or death, damage, loss, claim, liability, or expense of any kind, that I may experience or incur in connection with my or anyone I have legal responsibility for in connection with attendance and/or participation on this adventure. On my behalf and on behalf of anyone on this adventure for whom I am legally responsible for, I hereby release, covenant not to sue, discharge, and hold harmless MY Credit Union, its employees, agents and representatives of and from the Claims, including all liabilities, claims, actions, damages, costs or expenses of any kind arising out of or relating thereto. I understand and agree that this release includes any Claims based on the actions, omissions, or negligence of My Credit Union, its employees, agents, representatives, where a COVID-19 infection occurs before, during or after participation in this adventure or associated event program.