

MY Credit Union Adventure Club Details & Cancellation Policy

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 Adventure 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

To register for an Adventure, you must complete two steps:

1. Fill out the appropriate Adventure Registration Form (**Day Trip Adventures Registration Form** or the **Overnight Trip Adventure Registration Form**) and email to adventureclub@mymncu.org or return to any one of our four branch locations. You may also mail it before the deadline to:

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

2. Pay for the adventure. There are 4 methods of payment: payment by automatic deduction from your MY Credit Union account by email, payment by credit card or payment by check to be mailed or delivered to any of our branch locations, cash given to any member services representative at any MY Credit Union Branch.

METHODS OF PAYMENT

Automatic Deduction from Checking or Savings Account:

You may simply email permission to adventureclub@mymncu.org in the following manner:

I, _____, give permission to MY Credit Union to deduct from MY Credit Union **checking/savings** account _____ (last 4 digits of the account), the amount of \$_____ for the _____ Adventure.

Payment by Check: Please indicate the name of the Adventure you are paying for in the memo line.

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

Inver Grove Heights Branch
9050 Buchanan Trail
Inver Grove Heights, MN 55076

Credit Card Payment: To pay for an adventure by Credit Card, please call 612.798.7100, or visit any of our branch locations.

Use of MY Credit Union Visa Rewards Points: The MY Credit Union Visa Credit Card accumulates points that can be used on some adventures. Each adventure has been assigned a

rewards points amount. Please note, partial points may not be used. Please contact adventureclub@mymncu.org for information regarding this payment option.

Coupons/Gift Certificates:

Coupons/Gift Certificates may be used one per person per overnight adventure. Please attach coupon/gift card to your overnight registration form and submit together, then contact adventureclub@mymncu.org to redeem. Coupons and Gift Certificates do not apply to Day Adventures or Activities, or any overnight adventure planned by any other travel group other than MY Credit Union Adventure Club.

Adventure Registration Form

Overnight Adventures require a Registration Form that you should include with your payment. For the **Overnight Adventure Registration Form** please visit our website mymncu.org.

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 Cancellation Policy will apply:

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. Some Day Adventures are nonrefundable from the beginning of the adventure due to expenditures already made in anticipation of bookings. Sometimes the entire adventure, and/or 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 see mymncu.org for the In Case of Emergency Form.*

Release and Waiver of Liability and Hold Harmless 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 MY Credit Union 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. *Please see mymncu.org for the Waiver of Liability and Hold Harmless Agreement & Risk of Covid-19, It's Variants, other Communicable Viruses and Diseases 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 Credit Union 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 Credit Union 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 Credit Union intranet accessible by employees only
- MY Credit Union internet accessible via the World Wide Web to anyone
- MY Credit Union Facebook page & other social media sites
- Printed MY Credit Union Quarterly Interest newsletter
- MY Credit Union Adventure Club Newsletter
- Printed annual report
- Any other publication put out by MY Credit Union

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, It's Variants, Other Communicable Viruses or Diseases:

Prior to attending any of our adventures, and to ensure the safety of our staff and guests, we are asking you to assess any symptoms you may have. You will be asked to 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.

You will be asked in written form and required to answer in written form if you have any of the following:

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 answer “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, It’s Variants and Other Communicable Viruses and Diseases Waiver:

By registering and/or paying for an adventure and/or attending an event, all adventurers automatically accept the Assumption of Risk and Waiver of Liability Relating to Coronavirus/COVID-19, it’s variants and other communicable viruses & diseases. COVID-19 it’s variants and other communicable viruses & diseases can be dangerous and are believed to spread mainly from person-to-person contact. By purchasing a ticket and by participating, I acknowledge the contagious nature of COVID-19 it’s variants and other communicable viruses & diseases and voluntarily assume the risk of being exposed or infected by COVID-19 it’s variants and other communicable viruses & diseases and 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 it’s variants and other communicable viruses & diseases on the adventure may result from the actions, omissions, or negligence of adventurers and others, 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, it’s 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 and this adventure. 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 it’s variants and other communicable viruses & diseases infection occurs before, during or after participation in this adventure or associated event program.

Adventurers Needing Special Accommodations

An Adventurer needing special accommodations must report any disability requiring special attention to MY Credit Union Adventure Club at the time the reservation for any adventure is made. *MY Credit Union Adventure Club will make reasonable efforts to accommodate the special needs of adventure 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 MY Credit Union Adventure Club, nor its personnel, nor its

suppliers, may physically lift or assist clients into transportation vehicles. If an adventurer/traveler thinks he or she might need assistance during an adventure/trip, he or she should call MY Credit Union Adventure Club to determine what assistance might reasonably be given. MY Credit Union Adventure Club employees cannot provide special individual assistance to adventure tour participants with special needs for walking, dining or other routine activities. Internationally, a great deal of walking may be necessary to fully enjoy the destination. Adventurers should be in good health and must be able to walk reasonable distances. In some areas, Adventurers may be required to walk on uneven ground, cobblestone streets or raised thresholds. MY Credit Union or MY Credit Union Adventure Club will not be responsible for paying, discounting a trip nor supplying any type of financial assistance for these situations. It will be the participants sole responsibility to pay for any assistance.

****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.***

Please complete this form, sign and return it upon registration to:

MY Credit Union Adventure Club
c/o JulieAnn Worthen
9550 Lyndale Ave. S.
Bloomington, MN 55420

Or email it to JulieAnn Worthen, at adventureclub@mymncu.org

Name of the MY Credit Union Adventure you have signed up to go on: _____

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 your assistance?

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

Height _____ Length _____ Width _____

Are you traveling with a scooter? Yes No

If you answer "YES"

- Are you capable of lifting your own scooter? Yes No

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

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

Height _____ Length _____ Width _____

Airlines have special requirements for the transportation of scooters and require that you speak with them directly.

- Please contact the airline directly to arrange to have the scooter flown with you.

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, scooters or walkers.

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

MY Credit Union Adventure Club 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 a sleep apnea machine? Yes No

If you answer “YES”

- You must contact the airline directly to determine if they have special requirements for the transportation of sleep apnea machine.
- You are responsible for supplying your own electrical cords and converters as needed.
- MY Credit Union Adventure Club is unable to provide distilled water. Your tour manager will be given a copy of this form and will be prepared to advise of the locations where distilled water can be purchased while on tour.

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 upon registration or a minimum of ***90 days prior to departure*** for any special needs accommodation request. If booking within 90 days of departure, please submit your request as quickly as possible.

The Americans with Disabilities Act only applies in the United States. Many international destinations cannot accommodate passengers’ requests. MY Credit Union Adventure Club 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.

MY Credit Union Adventure Club 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: _____