

# *NEW HORIZONS CLUB POLICIES*

**MEMBERSHIP:** The New Horizon Club is designed for bank customers who maintain a New Horizon checking account.

**FEATURES:** Membership entitles its members to one New Horizon account per person; monthly newsletter; membership card to be used at local businesses for discounts and incentives; and group travel.

**ELIGIBILITY:** 55+ years old and New Horizons Club checking account

**PRIVACY POLICY:** Information about our members is shared within the confines of the Club newsletter, such as photos and member names. Please let me know if you do not want information about yourself printed in the newsletter or in any other communication that is shared within our membership. Your wishes will be respected.

**PHILOSOPHY:** Offering group travel with friends and family is a benefit to our members. All details and reservations have been taken care of so that you can enjoy a well-planned, worry-free trip. We work to secure the best seats and rooms possible. We aim to provide you with a first class trip for the best price.

**RESPONSIBILITIES:** While trips are sponsored by Peoples Bank, travel services may be provided by other companies. The New Horizon Club and Peoples Bank act only as agents for the passenger and therefore can assume no responsibility for and cannot be held liable for any personal injury, property damage or other loss, accident, delay, inconvenience, or irregularity which may be occasioned by actions or omission of suppliers or other parties. We are not responsible for any person for expense, loss of time or money, or other circumstances resulting from a change in itinerary or change in tour arrangements.

**TRAVEL INFORMATION:** Approximately 7-10 days before a trip, all travelers will receive a letter from the Coordinator with all details about the trip. In most cases, pickup point will be Peoples Bank parking lot at 400 E Iowa, Indianola, IA. We regret that personal requests for other pickup arrangements will not be possible.

**ASSISTED TRAVEL:** Any person who cannot travel independently and who would need special assistance must be accompanied by a companion who will be able to assist and assume responsibility for this person. Accommodations for special needs can be arranged ahead of time (lift in motor coach, diet, wheelchairs, 1<sup>st</sup> floor rooms, etc.) Please check with the Coordinator to determine if all the needs of the traveler can be accommodated on a specific trip.

**TRAVEL SIGN UP:** All trips are announced in the newsletter. You can sign up at any bank location or by contacting the Coordinator. First preference is given to our members. Guests of a New Horizons Club member are always welcome at no extra charge.

**PRICING:** The pricing of the trips is based on projected number of travelers on a break-even basis. The price listed for each trip is per person. Although every effort is made to adhere to the prices as they are printed, it may happen that prices may have to be adjusted due to unforeseen circumstances.

**PAYMENT:** Payment or deposits are expected when you make your reservation. Most trips include an attraction or accommodation that requires a down payment well in advance of the trip. Booking this far ahead ensures that the best seats and rooms will be reserved for our group. Generally, the longer the trip, the further in advance the payments are required. Full payment or down payment holds your seat. You will be contacted if you have not made a payment by the deadline.

**CANCELLATIONS:** Please notify the Club Coordinator as soon as possible if you must cancel. This helps ensure the maximum refund possible and offer people on a waiting list an opportunity to go. We will try to find a substitute traveler and refund as much payment as possible.

**REFUNDS:** If a trip is cancelled or you cancel before the last payment deadline, you will receive full refund of any payments made. If you cancel after the last payment deadline, we will do our best to find a replacement, in which case full refund will be made. If no replacement is found, we will do our best to secure as much of your payment as possible. We must abide by the refund policies of all the vendors involved.

**WAITING LIST:** If all reservations are taken, we will begin a waiting list. No deposit will be required at this time. Cancellations can happen, even up to the day of the trip. In the event of a cancellation, you will be contacted in the order that you are listed on the Waiting List.

**TRAVEL INSURANCE:** Travel Insurance is available for most trips and recommended for extended trips. If coverage is included in the price, this will be disclosed.

**TIPS/GRATUITIES:** Whenever possible, all tips and gratuities for bus drivers, luggage handling, waitresses and guides are included in the cost of a trip. You will be notified when this is not the case.

**EMERGENCY FORMS:** All travelers will be asked to fill out a confidential emergency form with information such as contact friend or relative, insurance, medications and doctor's name. This form is to be kept with you at all time.