

# **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 MY Credit Union Adventure Club?**

There are only three requirements you must meet to join the Adventure Club:

1. You must be 55 years old or more, and
2. be a member of MY Credit Union in good standing, and
3. maintain a \$2,500.00 relationship with MY Credit Union in the form of loans, checking or savings accounts, a MY Credit Union credit card with a \$2500 minimum, or have a relationship with MY Credit Union Investments of \$2500 or more.

### **Member in Good Standing Defined**

A member in good standing is a member who:

- 1) Maintains at least their minimum share, as defined within the Credit Union's bylaws;
- 2) Has not had any account with the Credit Union closed due to abuse or negligent behavior;
- 3) Had not caused a financial loss to the Credit Union
- 4) Has not engaged in violent, belligerent, disruptive, or abusive activities such as;
  - a. Violence, intimidation, threats, harassment, or physical or verbal abuse of duly elected or appointed officials or employees of the Credit Union, members, or agents of the Credit Union. This includes actions while on Credit Union premises and through use of telephone, mail, email, or other electronic methods.
  - b. Actions or activities that result in a disruption of operations and services in a manner that negatively affects the members, staff, officials, or other individuals, or that results in increased reputational, financial, or regulatory and compliance risks to the Credit Union.
  - c. Causes or threatens damage to Credit Union property;
  - d. Unauthorized use or access of Credit Union property;
  - e. Knowingly disseminating incorrect, misleading, confidential, or proprietary information regarding the Credit union; or
  - f. Actions that may cause material risk or financial harm to the Credit Union.

### **Can I Bring a Guest?**

Yes! Each member is allowed to bring one guest who is not a member of the Credit Union, but

is at least 18 years old. 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. Any guests invited must be over 18 years of age.

### **Types of Adventures?**

The Adventure Club has several types of Adventures. MY Credit Union Adventure Club recognizes adults are along on these adventures of their free will. All Adventure Club Adventures do not require full participation. In fact, Adventurers must be able to handle the possibility of separation from the group for any reason, be it a health related incident, irresponsibility, or simply a decision to adventure off on their own elsewhere, exercising their choice and volition, and must not expect assistance and/or rely upon MY Credit Union employees for assistance to catch up with the group and/or return home.

#### 1. Overnight Adventure Club Adventures

The MY Credit Union Adventure Club Coordinator does from time-to-time plan and execute Overnight Adventures. Activity Levels vary. Please review the Activity Level and use the Overnight Adventure Form mentioning any Special Needs or Accommodations. Please note that The Adventurers Needing Special Accommodations Section below applies to all Overnight Adventures. In the event of a change in an Adventurer's ability level, please see cancellation policy below.

#### 2. Overnight Adventures Offered Through Other Travel Corporations

The Adventure Club often offers adventures through other travel corporations. When an Adventure is offered through other travel corporations, MY Credit Union Adventure Club and Adventurers will solely defer to and/or follow all forms, payment, rules, suggestions, and travel plans dictated by that travel corporation. My Credit Union Adventure Club cannot ensure your safety, make alternative or additional travel arrangements for any individual Adventurers or for the Adventure Club Group. Nor may the Coordinator collect funds on the groups' behalf for any reason.

#### 3. Day Adventures

Usually, Day Adventures include a bus ride to and from a MY Credit Union branch and a lunch and/or dinner. Details vary from Day Adventure to Day Adventure. When registering for a Day Adventure, please use the form provided on our website and return to the Adventure Club Coordinator. Please note that The Adventurers Needing Special Accommodations Section below applies to all Day Adventures.

#### 4. Adventures in Place

Adventures in Place stemmed from the 2020 Pandemic when we resorted to online tours, bingo, games, author visits, crafts and games. While we removed the online versions, we may from time to time offer these "adventures in place" at our branches. Some of these events are free of charge while others require pre-payment. Often we request a donation to the MY Credit Union Foundation that supports Teachers/Students and Veterans Causes.

### **How to Register for an Adventure Club Adventure**

1. Online Registration & Payment: Online Registration links are available via the links embedded in the newsletter and on the website. You may register and pay using a credit card for events via these links. This will complete the process for your admission to your adventure. Please note: A transaction fee is applied for this service by the online registration platform used. If you require another method of payment, please see #2.
2. Requesting Registration & Alternative Methods of Payment: If you do not register using #1 above, you will need to request registration and use an alternative method of payment (see how to use an alternative method of payment below). By requesting registration and using an alternative method of payment below, *your registration will be pending* until confirmation of registration or confirmation that you are on the waitlist from the Adventure Club or Tara K.

Requesting registration is possible in the following ways:

- by email to [adventureclub@mymncu.org](mailto:adventureclub@mymncu.org) **and** [tarak@mymncu.org](mailto:tarak@mymncu.org).
- or return to any one of our four branch locations.
- or call the Call Center 612-798-7170
- or request by mail:

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

### **What do I put in my Registration Request?**

In your registration we will need to know which adventure you are registering for, your name, cell phone, email address and we will collect payment at the time of registration.

- You may use the forms provided on our website to request registration for Day Adventures or for any Adventure Club only sponsored Overnight Adventure (excluding partnered Overnight Adventures), please fill out either the **Day Adventure Registration Form** or the **Overnight Adventure Registration Form** found on our website at the bottom)
- Request Payment for the adventure. There are 5 alternative 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.

### **Alternative Methods of Payment:**

**Please note that the Adventure Club Coordinator may not accept any forms of payment or answer any questions regarding payment. For questions regarding payment, please visit any branch, email [tarak@mymncu.org](mailto:tarak@mymncu.org), or contact the call center at 612-798-7100.**

**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 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 and date 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.

**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 qualifying adventure is assigned a rewards points amount. Please note, partial points may not be used. You will be asked to fill out a Points Redemption Form to redeem. Please contact [tarak@mymncu.org](mailto:tarak@mymncu.org).

### **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 [tarak@mymncu.org](mailto:tarak@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.

### **Donations to MY Credit Union Foundation Appreciated for Free Events**

When the Adventure Club hosts free events, often a donation to the MY Credit Union Foundation is requested. Donations are not required but appreciated and tax deductible.

My Credit Union Foundation, a 501(c)3 nonprofit, supports students, teachers, and veterans in the local community. To find out more about the My Credit Union Foundation go to <https://www.mymncu.org/community/foundation>.

How to Donate? You may use any of the Alternative Methods of Payment in the Alternative Methods of Payment section above.

### **Waitlist:**

Please note that Adventures fill very quickly. The earlier you register and pay, the more likely you will be able to Adventure. Registration and payment are not guarantees that you will be able to Adventure. You will receive a confirmation email to let you know your spot is confirmed. If you are placed on the waitlist, you will receive an email indicating you are waitlisted. If a seat becomes available, you will be contacted by your provided email and phone number up until the day of the Adventure. You may accept the confirmation or opt to relinquish your seat to the next waitlisted person. If you are waitlisted and we cannot get you on the adventure or you opt out of a waitlisted spot, a refund in full will be issued to you.

### **Overnight Adventure Registration Form**

When the Adventure Club Coordinator plans and executes Overnight Adventures, an Overnight Adventure Registration Form is required with your payment. For the **Overnight Adventure Registration Form** please visit our website: [mymncu.org](http://mymncu.org).

### **Cancellation Policy for Day and Overnight Adventures**

This section applies to Adventures planned and executed by the Adventure Club Coordinator. 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:**

- |   |             |
|---|-------------|
| • 30 days or more prior to the tour departure | Full Refund |
| • 29 - 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 transportation, 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 mitigation of your losses in either of these situations.

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

The Adventure Club recommends that for Overnight Adventures an In Case of Emergency Form be filled out and given to a person with whom you are travelling. The MY Credit Union Adventure Club Coordinator will not collect or store Medical In-Case-of-Emergency Forms for Adventurers under any circumstances.

### **Release and Waiver of Liability and Hold Harmless Participation Agreement**

By your participation in the MY Credit Union Adventure Club, and any event, free or paid, you consent to abide by the rules below. For overnight adventures you will be asked to sign the agreements prior to travel. ***Please see [mymncu.org](http://mymncu.org) for the Waiver of Liability and Hold Harmless Agreement & Risk of Covid-19, It's Variants, other Communicable Viruses and Diseases Agreement.***

By your participation in the activities and events put on by the MY Credit Union Adventure Club, you agree to the following:

1. In consideration for participating in a MY Credit Union Adventure Club event, you 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. You are fully aware that there may be risks and hazards connected with the MY Credit

Union Adventure Club event, and you hereby elect to voluntarily participate in said activity with full knowledge that said activity may be hazardous to me and my property. You 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. You 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. You 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, you are aware that you should review my personal insurance portfolio for appropriate coverage.

5. It is your express intent that this Waiver of Liability and Hold Harmless Agreement shall bind the members of my family and spouse, if you am alive, and your heirs, assigns and personal representative(s), if you are deceased, and shall be deemed as a release, waiver, discharge and covenant not to sue the above-named releasees. You 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, you acknowledge and represent that you have read the foregoing Waiver of Liability and Hold Harmless Agreement, understand it and abide by it voluntarily as your own free act and deed; no oral representations, statements or inducements, apart from the foregoing written agreement, have been made; you are at least eighteen (18) years of age and fully competent; and you 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 or partnered with MY Credit Union Adventure Club, 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 self-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.

**Fever or feeling feverish?**

**Chills?**

**Shortness of breath?**

If you answer “Yes” to any of the symptoms listed above you are asked to refrain from attending 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. Many travel insurance policies exist and it is highly recommended that you research and obtain travel insurance on your adventure with the Adventure Club.

**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, you 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. You 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. You voluntarily agree to assume all the foregoing risks and accept sole responsibility for any injury to yourself including, but not limited to, personal injury, illness, permanent disability, and /or death, damage, loss, claim, liability, or expense of any kind, that you may experience or incur in connection with my or anyone you have legal responsibility for in connection with attendance and/or participation on this adventure. On your behalf and on behalf of anyone on this adventure for whom you am legally responsible for, You 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. You 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. Please see the Form for Adventurers Needing Special Accommodations at the bottom of



the Adventure Club website. \*MY Credit Union Adventure Club will make reasonable efforts to accommodate the special needs of adventure participants if the activity level of the adventure permits such accommodation. 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 the MY Credit Union Adventure Club Coordinator, nor any MY Credit Union employees, 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 discuss what assistance might reasonably be required and whether accommodations can be fitted to the individual's required needs taking into consideration the full enjoyment of the destination adventure. 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.

Often, a great deal of walking may be necessary to fully enjoy the destination. International Adventures require that 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 situations that arise while on tour that prevent an Adventurer from continuing with the Adventure Club group for any reason. It will be the participants sole responsibility to pay for any medical assistance and costs associated with separation from the group. Travel Insurance is not required, but highly recommended for financial assistance should a separation from the group occur. Also it is the responsibility of the Adventurer to review personal Medical Insurance Policies for coverage limitations prior to the Adventure.

***\*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.***

### **Adventure Physical Activity Levels**

Adventures come in various levels of physical activity. A number will be denoted in the description to correspond with the varying levels. If you have any questions regarding the activity levels, please reach out to the Adventure Club Coordinator, JulieAnn Worthen, [adventureclub@mymncu.org](mailto:adventureclub@mymncu.org)

Activity Level 1: Easiest adventure of them all. Very little walking, 1 mile and under. You will need to be able to board and disembark the bus or other mode of transportation on your own or with your assistive device. You should be able to climb some stairs without handrails; stand for extended periods of time (for example while waiting in a line); and walk during group activities. As

these tours often include travel by motorcoach or private vehicle, travelers should be able to board transportation without assistance. Elevators are not always available at sights or all hotels.

**Activity Level 2: Easy/Moderate** A fair amount of walking most days, from 1-3 miles per day. Touring days may include full-day motorcoach excursions or extended periods of standing and walking during city tours, museum visits, and/or outdoor activities. Travelers should be able to board transportation, walk over sometimes-uneven terrain including cobblestones, and climb a few flights of stairs, occasionally without handrails or assistance. Elevators are not always available at sights or all hotels.

**Activity Level 3: Moderate** Consistent amount of walking most days, about 2-4 miles per day. These trips feature long touring days and may include travel via various modes of transportation. Travelers are expected to board transportation without assistance as well as stand and walk over uneven terrain including cobblestones for extended periods of time. Some tours may include activities and travel at higher altitudes. Elevators are not always available at sights or all hotels.

**Activity Level 4: Moderate/ Challenging** Substantial amount of walking most days, up to 4-6 miles per day and 1-3 miles of walking at one time. These trips feature long touring days and may include travel via various modes of transportation. Travelers are expected to board transportation without assistance as well as stand and walk over uneven terrain including cobblestones for extended periods of time. Some tours may include activities and travel at higher altitudes. Elevators are not always available at sights or all hotels.

**Activity Level 5: High Adventure!** Most difficult. Significant amount of walking most days, up to 6-8 miles per day and 2-4 miles of walking at one time. Full days of touring may include demanding daily schedules of physical activities, such as hiking, kayaking, rafting, or bicycling. Travelers are expected to board transportation without assistance as well as stand and walk over uneven terrain including cobblestones for extended periods of time. Some tours may include activities and travel at higher altitudes. Elevators are not always available at sights or all hotels.