

**SECURE LIFESTYLES CLUB of  
BANKERS TRUST  
TRAVEL & EVENT POLICY & AGREEMENT**

The SECURE LIFESTYLES CLUB (the CLUB) at BANKERS TRUST (the BANK) uses various Travel Agencies and Tour Operators to make arrangements for their trips and events. Each Operator has its own travel and cancellation policy. Every effort will be made to make you aware of each Operator's specific policy before you register for a trip.

The BANK and the CLUB have adopted the following Travel Policy.

**RESERVATIONS**

To make your reservations, please contact the Secure LifeStyles Office at (515) 271-1014 or visit the BANK website at [www.BankersTrust.com](http://www.BankersTrust.com), hover on the Personal tab, select Secure LifeStyles Club from the menu, and click *Calendar of Events*.

A reservation and payment date will be stated for each one-day trip. If the trip is longer than one day, there will be a deposit date and another date for final payment to be made. We can deduct the payment from your account at the BANK if you request that we do so. If you prefer to mail your deposit and/or payment, make check payable to BANKERS TRUST and mail to:

Bankers Trust Co.  
Attn: Secure Lifestyles Club  
7000 University Avenue  
Windsor Heights, IA 50324

**RESPONSIBILITIES**

The CLUB and the BANK 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. The CLUB recommends passengers refrain from bringing valuables on trips. Passengers are solely responsible for the safety and security of their carry-on and other personal items. Neither the CLUB nor the BANK will assume liability for lost, stolen, or misplaced carry-on or other personal items. Every effort will be made to handle passenger luggage carefully; however, neither the CLUB nor the BANK will assume liability for or accept claims for loss of or damage to luggage due to breakage, theft, or wear and tear through hotel or group carrier handling. The liability for baggage and other property accompanying passengers is limited to the liability of the common carriers. All passengers are responsible for bringing and maintaining appropriate, valid identification throughout the tour.

The BANK reserves the right to make any changes with or without notice that might become necessary with the mutual understanding that the CLUB and the BANK are not responsible to any person for expense, loss of time or money, or other circumstances resulting from a change in itinerary or change in tour arrangements.

Published times are as accurate as possible and are subject to change due to traffic, weather, mechanical, or other conditions that prevent the tour from operating normally.

Any person who cannot travel independently and/or who will need special assistance must be accompanied by a companion who will be able to assist and assume responsibility for this person.

For the convenience of all passengers, we request that a NO SMOKING policy prevail on all portions of the tour where separate facilities are not available for smokers. The BANK normally requests that all hotel rooms be "non-smoking." If you prefer a room where you can smoke, please inform us when you make your reservation. The BANK will attempt to accommodate your request. If you are unsatisfied with your accommodations, please contact the CLUB coordinator as soon as possible so that an adjustment can be attempted. Changes cannot be guaranteed; however, with the assistance of the travel agency, tour operator, or hotel, the CLUB will attempt to best accommodate your needs.

Guests are welcome to register for and attend tours; however, when space is limited CLUB members receive priority. The CLUB reserves the right to charge non-members a daily fee greater than the CLUB member price.

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Passengers voluntarily leaving a tour in progress can expect no refund for any unused portion of a tour and no refund for unused services is allowed. The passenger assumes all risk and expenses of leaving the tour.

**MEDICAL FORMS**

For overnight trips, current medical forms must be completed by each passenger and kept on file with the CLUB coordinator. Because medical conditions and medications change, medical forms must be updated. It is the passenger's responsibility to update the medical form and to keep the CLUB coordinator apprised of any change in medical condition during the tour. The form with this information, including the name of an emergency contact, doctor's name, and any other pertinent information is important in case of an emergency situation. *THESE FORMS ARE KEPT CONFIDENTIAL AND DESTROYED UPON RETURN.*

**WAITING LIST**

Once a trip has been filled, a waiting list is initiated. Please do not hesitate to put your name on this list. Occasionally cancellations occur and we prefer to include those who have an interest in traveling with the CLUB.

**CANCELATIONS**

If you sign up for a trip and later determine you need to cancel, you must notify the CLUB on or prior to the payment deadline by 5:00 pm Central Time. A refund cannot be guaranteed for cancellations received after this deadline. Cancellations can be made by calling (515) 271-1014, emailing [SecureLifestyles@BankersTrust.com](mailto:SecureLifestyles@BankersTrust.com), or stopping into any of our branch offices. Please remember all cancellations must be received by 5:00 pm Central Time on the payment deadline due date.

After the deadline, although it is not the responsibility of the CLUB, the CLUB will make every effort to find a person to travel in your place. If no replacement is found, the CLUB will attempt to secure as much of your payment as possible from the vendor or operator to whom payment has been made. The CLUB cannot guarantee a refund.

**CONDUCT POLICY**

Disruptive behavior is any behavior which endangers the perpetrator or other CLUB members, guests, or BANK staff; interferes with or disrupts a CLUB event, activity, or the trip; or is found to be disruptive or inappropriate by other CLUB members, BANK staff, or other parties coordinating or facilitating the event, activity, or trip. CLUB members and guests who are found to be disruptive will be notified that the behavior is inappropriate. If the behavior continues, the perpetrator will be dismissed from the event, activity, or trip at his or her expense. Additionally, the perpetrator will be responsible for arranging return transportation at his or her expense. The perpetrator assumes all risk and expense.

**SEATING POLICY**

Seats cannot be reserved and specific seating assignments are not guaranteed on CLUB trips. At the discretion of the CLUB coordinator, seating assignments may be rotated to accommodate all passengers. Special seating needs will be considered and may take priority over seating requests. Special seating needs will be handled on a first-requested, first-served basis.

I have read and agree to the terms outlined in the Travel &Event Policy & Agreement as noted above.

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Signature & Date

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