

2026 General Travel Policies

RESERVATIONS / PAYMENTS

Reservations will be taken over the phone, at any of our offices or via email (gyc@nebat.com) on a first-come, first-serve basis. A down payment will be due within 10 days of making your reservation. Down payments vary by trip. Due dates for final payments are noted on your receipt. Payments received after the final payment due date will incur an additional \$10.00 late fee per person. Reservations made after the final deadline date may have an additional vendor charge added to the price of the tour. Pay with cash (in person), check, card or online through NEBAT Bill Pay. MAKE CHECKS OR BILL PAY PAYABLE TO: National Exchange Bank GYC and indicate trip destination(s) in the MEMO area. Mail to: National Exchange Bank GYC Travel Program, P.O. Box 988, Fond du Lac, WI 54936-0988.

CANCELLATION AND DELAY POLICY - Tour specific Cancellation Policies may apply; please reference the front of your receipt. For tours with travel protection, your cancellation must be confirmed in writing.

Unless otherwise specified in the trip information, if you choose to cancel a tour after you have made your deposit but before the final due date, you may transfer the full payment to a scheduled NEBAT GYC tour, or we will refund your payment minus 50% of the down payment. After the final payment due date, a refund of payments made minus the full down payment and any charges levied by the suppliers will be given only if your seat is resold. If your seat is not resold, no refund is available. Theatre, special event tickets and some trip expenses are non-refundable in all cases unless resold - please inquire. If you must leave a tour, all miscellaneous expenses (such as transportation, hotels, etc.) are assumed by you. Passengers needing medical attention requiring hospital transportation cannot be guaranteed NEBAT escort accompaniment. Should a trip be delayed due to circumstances beyond NEBAT's control, the traveler will assume all individual costs related to the delay. Please be sure to carry a payment method for unexpected expenses due to a delay. If NEBAT should have to cancel a tour prior to departure due to low participation, a full refund will be given to each traveler. Should a trip or part of a trip be cancelled due to travel restrictions imposed by governmental authority, we cannot guarantee a refund of your travel investment.

TRAVEL PROTECTION

Travel protection is optional and may be purchased by the traveler. Policies for each trip vary by vendor. If the policy covers pre-existing conditions, it must be taken out the day you make your initial deposit. Travel protection pricing may vary based upon the number of travelers participating, traveler age and/or pricing of trip. Travelers declining group travel protection offered with a trip must sign a waiver. Thoroughly read your travel protection documentation for verification of coverage. Travel protection premiums are not refundable.

HEALTH REQUIREMENTS

Participants registering for National Exchange Bank & Trust tours (the "GYC - Golden Years Club") must be physically able to participate in all stated itinerary items. Any person who cannot travel independently or who would need special assistance must be accompanied by a companion who will be able to assist and assume responsibility for this person at all times. National Exchange Bank reserves the right to decline participation on any tour in which the participant's capabilities are determined by National Exchange Bank Travel Club to not meet the needs of the tour. Neither National Exchange Bank & Trust personnel nor its suppliers may assist with medications or physically aid participants on the tours.

NOTES OF INTEREST

GUESTS: Persons who are not members of the GYC Program are eligible to travel with us when accompanied by a member, providing reservation requirements have been met (one non-member guest per GYC member). Members will receive priority for the first six weeks after the trip's introduction, after six weeks have passed, non-members may sign up. An additional fee will be charged to all non-member travelers.

DEPARTURE POINTS: Ample parking will be provided. NOT all pick-up locations are available on every tour!

SMOKING: For maximum enjoyment of all tour participants, we ask that you refrain from smoking while aboard the motorcoach and within close proximity of any entrances or the motorcoach doors.

AIR FLIGHT TRIPS: Please note there is always a possibility of getting "stranded" overnight (fog, rain, snow, etc.). Should a trip be delayed due to circumstances beyond NEBAT's control, the traveler will assume all individual costs related to the delay. We ask that any traveler on medication be prepared with extra medication. Airlines require a Government issued photo ID (i.e. Real ID, military ID, passport).

GRATUITIES for the motorcoach drivers, porters, local tour and step-on guides and included meals are included in our prices. When the meal or optional side tours are not included, we suggest you tip as you normally would. National Exchange Bank escorts do not accept tips.

SEAT ROTATIONS: In order for all passengers to enjoy the motorcoach equally, seat rotation will be practiced on extended tours. The bank escort will explain the procedure to you on the first day of the tour.

OVERNIGHT TRIPS: Each person is allowed one large and one carry-on piece of luggage (additional fees may apply). One-time use luggage tags will be provided.

ALLERGIES: Special dietary requirements must be indicated at the time of the reservation and every effort will be made to accommodate the request; however, no guarantees can be made that venues will be able to accommodate the request.

PHOTOS: National Exchange Bank & Trust reserves the right to take photographs at all bank-sponsored events. By participating in this event, you agree that your photo may be used for promotion in electronic or print form.

National Exchange Bank & Trust reserves the right to change the routing, hotel and/or sightseeing services of any itinerary or tour outlined, should conditions warrant. Price is based on the price of fuel at this time. If there is a significant increase in fuel cost, a fuel surcharge may be added.

All travelers must sign a travel waiver each calendar year before traveling. Additional documentation may be required for travel. National Exchange Bank & Trust cannot guarantee assistance with meeting the testing and documentation expectations.

Travel policies are subject to change.