National Exchange Bank & Trust®

NATIONAL EXCHANGE BANK & TRUST (NEBAT) | GOLDEN YEARS CLUB
This signed form is effective from date signed through trips departing 12/31/2027.

TRAVEL WAIVER

Golden Years Club ("GYC") travel programs offer participants unique opportunities to attend events and visit locations within and outside of Wisconsin. However, there are risks inherent in travel. This Travel Waiver is intended to inform you of certain potential risks and to establish that you assume these risks when you participate in a travel program through the Golden Years Club.

By signing below, you acknowledge and agree that certain aspects of your travel may be emotionally and physically demanding and that you could be injured or otherwise harmed due to the nature of your travel, the actions of other participants, the actions of third-party non-participants, building conditions outside the control of NEBAT, weather conditions, traffic conditions, airline and airport conditions, and natural or other human hazards.

You hereby assume the responsibility and risk for all damage, injury, and other harm that may occur to you and/or your personal property items while participating in a travel program through the Golden Years Club. In consideration of being accepted as a participant in the Golden Years Club, you release NEBAT, its directors, officers, employees, agents, and insurers ("Released Parties") from all claims, demands, rights or causes of action arising out of or incident to your participation in the Golden Years Club (excluding reckless or intentional acts by the Released Parties).

Because of the potential risks described above, you agree to inform NEBAT of any physical or emotional limitations you may have that affect your ability to safely participate in the travel program. Travelers requiring assistance are required to be accompanied by a companion who is capable of, and totally responsible for, providing the assistance. Travelers thinking they may need assistance should contact us to determine what accommodation may reasonably be provided. Arrangements at an additional cost are the financial responsibility of the traveler.

It is the sole discretion of GYC to refuse transport to any passenger, or require any passenger to leave the tour, if it is reasonably believed that the passenger (1) is dangerous to others or himself or herself; (2) is engaged in or is threatening to engage in behavior that may adversely affect the safety, security, enjoyment, or well-being of other passengers, including behavior that is disruptive, verbally or physically abusive, obnoxious, harassing, or obscene; or (3) has failed or refused to follow GYC's rules and procedures or the instructions of its representatives. In the event a passenger is removed, such passenger may be left at any location without any liability to GYC or its representatives. GYC shall not be required to refund any portion of the price paid by any passenger who is removed, nor shall GYC be responsible for any further expenses incurred by the passenger. GYC shall be entitled to recover from the passenger any costs or expenses incurred by GYC or its representatives in the removal of the passenger or the exercise or enforcement of this clause.

INHERENT HEALTH RISKS OF GROUP INTERACTION AND TRAVEL

Any interaction with the general public poses an inherent risk of exposure to contagious disease. People who show no symptoms can spread many diseases if they are infected. By traveling with National Exchange Bank & Trust GYC, you voluntarily assume all risks related to exposure to infectious diseases.

Travel protection purchased for your tour(s) excludes coverage for cancellation or related expenses resulting from any pandemic, epidemic, or widespread outbreak of communicable disease, whether declared or not. Accordingly, losses associated with trip cancellation, interruption, or delay due to infectious diseases—including COVID-19 or similar events—may not be covered under the plan's terms and conditions. Fear of travel is not a covered event.

Destinations may require testing, proof of vaccination or additional documentation in order to travel. Requirements change daily. All travelers must be able to provide the appropriate documentation and/or testing independently without assistance from GYC. While efforts may be made to support travelers with expectations, National Exchange Bank & Trust cannot guarantee assistance with meeting the testing and documentation expectations.

I HAVE READ THE ABOVE AND THE POLICIES ON THE REVERSE SIDE THOROUGHLY AND UNDERSTAND THE TERMS. MY PARTICIPATION IN THE GOLDEN YEARS CLUB AND MY AGREEMENT TO THE FOREGOING ARE BOTH PURELY VOLUNTARY, AND I ELECT TO PARTICIPATE DESPITE THE POTENTIAL RISKS DISCLOSED ABOVE.

Participant's Name (printed) _____ _____ _____
FIRST NAME M.I. LAST NAME

Participant's Signature _____ Date _____

Updated: 8/28/2026

General Travel Policies

National Exchange Bank & Trust (NEBAT) and Golden Years Club (GYC)

RESERVATIONS / PAYMENTS

Reservations will be taken over the phone, at any of our offices or via email (gyc@nebat.com). 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 and other documentation may be requested.

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 GYC 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 without a member. 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 GYC events. By participating in an 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.