

1. Enrollment eligibility and guests

Enrollment for events and trips will be open to Commercial Savings Bank (CSB) Connect Club members and all adult CSB bank account holders only; however, a Connect Club member who would typically be a single occupancy is allowed to bring one adult guest, a Connect Club household (two members) may bring a non-member adult couple or adult single guest if there is availability and the:

- Single day event has been promoted to members for one month.
- Extended trip (multiple days) has been promoted to members for at least one month. After the same guest travels with Connect Club on two extended trips, the guest will be required to join Connect Club to continue traveling with the group.

CSB Connect Club and its tour operators reserve the right to accept or decline any person at any time, or to require any participant to withdraw from a program at this or her own expense when such an action is determined by the operator, CSB, or the Travel Coordinator acting as the representative of CSB, to be in the best interest of the participant's health and safety or the general welfare of the other participants.

2. Payment and itinerary

Trip registration and payment will be made directly to Star Destinations when registering online. Connect members who contact the Connect Club Travel Coordinator will be directed and/or assisted to the Star Destinations' registration and payment site for trip registration and payment.

Trip registration and payment may also be completed by mail and sent to: Commercial Savings Bank, 325 W Hwy 30, PO Box 277, Carroll, IA 51401- ATTN: Connect Club Travel Coordinator. All inquiries regarding the Connect Club or upcoming trips will be directed by bank employees to the Connect Club Travel Coordinator. Detailed brochures are available at the CSB front desk as well as on the CSB Connect Club website.

3. Registration and payment deadlines

Payment deadlines for each trip will be outlined at the Star Destination's web site as well as in the trip brochure. Members are encouraged to secure their spot by making their deposit and

completing registration. There is a registration deadline for each trip with a final payment due but waiting until this date to secure your spot with a deposit could result in no availability.

4. Waiting List

Travel may have a waiting list due to limited space or tickets. We appreciate your understanding and willingness to be on the waiting list. Do not be discouraged, you may get a call to join us! We do our best to have a second event, get additional tickets, or provide another trip for those on the waiting list when possible.

5. Cancellations

If cancelation is necessary, please contact Star Destinations at 712-792-9793 and the Connect Club Travel Coordinator at 712-792-4346, ext. 209 as soon as possible. Refunds for cancellations are not guaranteed due to non-refundable circumstances, such as pre-purchased tickets, deposits, and reservation fees. If an event is cancelled due to insufficient reservation numbers, a full refund will be issued.

For travel using an outside operator, including Star Destinations, Connect Club will adhere to the written cancellation policy of the travel operator. In most cases, cancellations prior to the final payment due date allow for a deposit refund. In some cases, including most cruises, the deposit may be non-refundable, which will be noted on the brochure and registration materials. If cancellation is necessary after final payments and it is due to a medical reason, then the traveler will be able to submit an insurance claim if a Travel Protection Plan is purchased for the trip. CSB Connect Club and the tour operator make no determination whether the claim will be approved. More details will be provided upon request.

6. Health and Medical Requirements

CSB Connect Club welcomes all travelers but requests the participants be in good health to join the trip and be physically able to participate in all stated itinerary items. If you cannot participate in all activities, then you must be willing to stay back so the group is not affected. You will not be reimbursed for the activities that you miss.

CSB Connect Club offers tours to exciting destinations, and in some places, there are extremely limited accommodations for wheelchairs, walkers, or people with limited mobility. Any condition that may require assistance or special medical attention must be reported at the time a reservation is made or as soon as possible thereafter by e-mailing connect@csbcarroll.com or contacting the Travel Coordinator at 712-792-4346, ext. 209 as well as Star Destinations.

Every effort will be made to address special dietary requirements with notice given to venues; however, no guarantees can be made on the venue's behalf. Neither CSB Connect Club employees/representatives nor its vendors may assist with medications or physically aid participants on tours, vehicles, or assisting with wheelchairs. *Persons 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.* The companion will be treated as any other participant and will be subject to the same policies and program rates.

7. Responsibilities

All events and trips, including extended trips, will be governed by CSB's Terms and Conditions or Connect Club policies and any tour operator's terms and conditions or policies. The Connect Club Travel Terms and Conditions must be signed at the time of trip registration.

To secure an interested traveler's space on a specific tour, the Connect Club Coordinator will mail the trip's brochure, Tour Registration form, CSB Terms and Conditions form, and Travel Protection opt in/out form. The traveler may also complete the registration and deposit payment online at the Star Destination's web site. The receipt of the traveler's completed forms, a deposit of \$500 per traveler, and a photocopy of each traveler's government-issued photo ID will be required to complete the traveler's trip registration. If the information is not returned within a 10-day period, the Connect Club Coordinator will contact the interested customer by e-mail. Once the Connect Club Coordinator receives the completed documents and the traveler has completed all required steps of the registration, the Connect Club Coordinator will notify the traveler by e-mail. The Club Coordinator will coordinate a pre-travel meeting with Star Destinations' staff about 3 weeks prior to the trip when the traveler will receive a detailed itinerary, travel documents, etc. The Connect Club Coordinator will also e-mail a reminder of the final payment due date.

8. Parking

Trips will depart from and return to the parking lot south of Culver's restaurant, adjacent to CSB on Hwy. 30 Carroll, unless noted in the payment letter sent to each registrant. Parking at this location is free. You may wish to consider having a family member/friend pick-up your car for extended trips. CSB Connect Club cannot accommodate requests for additional pick-up locations due to timing and accommodation of the group.

9. Motorcoach seating

Seats are assigned for motorcoach trips to better serve the travelers and to help the tour manager and Connect Club Travel Coordinator get better acquainted with the travelers. Seat rotations will be at the discretion of the tour manager and Travel Coordinator. Any special or medical needs regarding seating assignments should be mentioned at the time of registration as indicated on your registration form, and we will accommodate as best as possible.