

Friends Club Policies

1. Enrollment Eligibility and Guests

Enrollment will only be open to Hills Bank and Trust Company (Hills Bank) Friends Club members; however, a Friends Club member who would typically be a single occupancy is allowed to bring one guest. In rare occasions, a Friends Club household (two members) may bring a non-member couple or single guest if there is availability and the:

- Event has been promoted to members for one month.
- Day trip has been promoted to members for one month.
- Extended trip has been promoted to members for at least one month. After the same guest travels with Friends Club on two extended trips, the guest will be required to join Friends Club to continue traveling with the group.

A non-member may be charged more than a member. Hills Bank Friends 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 his or her own expense when such an action is determined by the operator or Hills Bank to be in the best interest of the participant's health and safety or the general welfare of the other participants.

2. Health and Medical Requirements

Hills Bank Friends Club requests that participants be in good health to participate in Events or Travel 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 you miss. Hills Bank Friends Club offers tours to exciting destinations, and in some places there are very 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 emailing FriendsClub@HillsBank.com or calling 319-679-2103.

Every effort will be made to address special dietary requirements with notice given to venues; however, no guarantees can be made on behalf of the venue. Neither Hills Bank Friends Club employees nor its vendors or operators may assist with medications or physically aid participants on tours, including administering medications, physically lifting or assisting participants into transportation 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.

3. Day Trip and Event Payments

Hills Bank Friends Club will send a payment request and the Event itinerary within a week of a registrant signing up for an Event. Return your payment as soon as possible to reserve your spot. If payment is not received within two weeks of when you received the letter, we will offer the spot to another member.

4. Day Trip and Event Cancellations

Refunds for cancellations are not guaranteed due to nonrefundable circumstances, such as pre-purchased tickets, deposits, and reservation fees. If cancellation is necessary, contact Hills Bank Friends Club by emailing FriendsClub@HillsBank.com or calling 319-679-2103. You may inquire about a waiting list to see if we can find a replacement for you. If there is not a replacement available on the waiting list, you can consider finding your own replacement or asking a non-member to take your place. This also applies to local events with a cost. If an event or day trip is cancelled due to insufficient reservation numbers, a full refund will be issued.

5. Extended Travel Payment and Itinerary

The travel professionals at our valued partner, Star Destinations, will directly manage all extended travel brochure requests, reservations, and payments. Friends Club tour itineraries and registration forms are available online at <https://www.stardestinations.com/travel-clubs/> (password: FriendsClub). Star Destinations will provide tour itineraries by mail upon request; email info@stardestinations.com or call 712-792-9793. Customers who request itineraries and registration forms by mail (postage paid envelope provided) must return deposit and forms within two weeks of requesting the packet. There is a registration deadline for each trip with final payment due, but waiting until this date to secure your spot with a deposit could result in no availability.

6. Extended Travel Cancellations

Most of our trips and programs require a minimum number of travelers to operate. Hills Bank Friends Club or its travel operator reserve the right to cancel or reschedule any trip or program due to insufficient demand, unsafe conditions, events beyond our control, or any other reason.

Hills Bank Friends 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 refund. In some cases, including most cruises, the required deposit may be non-refundable, which will be noted on the brochure and registration materials. Hills Bank Friends Club encourages you to familiarize yourself thoroughly with the tour operator's cancellation and refund policies included on the back of the trip brochure and registration form. All events and trips, including extended trips, will be governed by Hills Bank's terms and conditions.

7. Waiting List

Events, day trips, and extended 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 lists when possible.

8. COVID-19

Any public interaction carries a risk of exposure to COVID-19 or other illness. Participants assume this risk upon registration and attendance, and Hills Bank Friends Club will not be responsible in the event of COVID-19 exposure, illness, or other health risk.

For the health and safety of all of our travelers, and to comply with the requirements of many destinations, all 2022 tour participants must be fully vaccinated against COVID-19 at least 14 days prior to departure. Hills Bank Friends Club will require proof of vaccination status at the time of registration.

Vaccination status requirements for 2023 tours are determined by the destination and the trip's tour operators. Individual tour requirements will be stated in the trip brochure and the tour operator's terms and conditions.

Hills Bank Friends Club reserves the right to change its requirements regarding COVID-19 at any time without advance notice to you.

9. Inclement Weather

In the event of inclement weather, travelers and event participants will be contacted the day before or the morning of the trip. Refunds for inclement weather cancellations are dependent on the vendors' policies to refund Hills Bank Friends Club and cannot be guaranteed.

10. Responsibilities and Limitation of Liability

All events and trips, including extended trips, will be governed by Hills Bank's terms and conditions, and any tour operator's terms and conditions or policies.

11. Parking

Day trips and extended travel will depart from and return to Hills Bank on Blairs Ferry Road in Cedar Rapids and the Johnson County Fairgrounds in Iowa City, unless otherwise noted in the payment letter sent to each registrant. Parking at these locations is free. Hills Bank Friends Club cannot accommodate requests for additional pickup locations due to timing and accommodation of the group.

12. Motorcoach Seating

Seats are assigned for day trips and motorcoach extended trips to better serve the travelers and to help the tour manager and Hills Bank escort get better acquainted with the travelers. Seat rotations will be at the discretion of the tour manager and escort. 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.