

# RBCU Adventure Club Details

Making sure our Adventure Club Members have a great adventure is our top priority. Please review these RBCU Adventure Club Details to help understand our policies, and answer any questions you may have about the RBCU Adventure Club.

## Who Can Join the Adventure Club?

There are only two requirements to join the Adventure Club:

1. You must be 55 years old or more.
2. You must have and maintain a \$2,500.00 relationship with Richfield Bloomington Credit Union in the form of loans, checking or savings accounts, or investments.

## Can I Bring a Guest?

Yes! Each member is allowed to bring one guest who does not meet any of the above qualifications. We hope that you will introduce them to the club and they will want to join and bring their friends too! We are very excited to see the Adventure Club grow and expand to include lots of great Adventurers! Some adventures are open to extend to more than one guest of the member. Those adventures will so note this exception to the rule in the adventure description.

## How to Register for an Adventure

Fill out the appropriate Adventure Registration Form (**Day Trip Adventures Registration Form *click here***. For the **Overnight Trip Adventure Registration Form *click here***) and a check for the adventure amount or the deposit amount and either drop it off at one of the three RBCU Branch Locations (***click here*** for locations). You may also mail it before the deadline to:

RBCU Adventure Club  
c/o Tara Kingsley  
9550 Lyndale Ave. S.  
Bloomington, MN 55420.

## Method of Payment

Check only at this time. We are working on other ways to pay, but at this time please drop off a **check made out to "RBCU Adventure Club"** at any one of the three branches:

Richfield Branch  
345 E. 77th Street  
Richfield, MN 55423

Lyndale Branch  
9550 Lyndale Ave. S.  
Bloomington, MN 55420.

OSR Branch  
4025 West Old Shakopee Road  
Bloomington, MN 55437

### Adventure Registration Form

Trips require a Registration Form that you should include with your payment. For the **Day Trip Adventures Registration Form** *click here*. For the **Overnight Trip Adventure Registration Form** *click here*.

### Cancellation Policy

The purpose of the Adventure Club is not to profit, but also, not to lose money on any adventure for the Credit Union. Cancellations for any reason, result in extra time, costs, and lost resale opportunities. In consideration of these costs, the following Notice Received Policy will apply:

#### Notice Received Policy

##### **Day Trip Adventures:**

- |   |             |
|---|-------------|
| • 20 days or more prior to the tour departure | Full Refund |
| • 19 - 7 days prior                           | Half Refund |
| • Less than 7 days                            | No Refund   |

##### **Overnight Trip Adventures:**

- |   |                        |
|---|------------------------|
| • 90 days or more prior to tour departure   | Full Refund            |
| • 89-30 days prior to departure date        | Deposit Non-Refundable |
| • Less than 30 days prior to departure date | No Refund              |

In fairness to everyone, exceptions cannot be made for any reason. Please note, sometimes adventure attractions such as show tickets and/or airline, boat, train, or pack mule transportations, and/or meals, etc. may be non-refundable. If the coordinator purchased these non-refundables by the time of your cancellation, they will be deducted from your refund *no matter the time of cancellation*. If the coordinator has not, the following Notice Received Policy prevails. If a waitlist exists for an adventure, we can attempt to mitigate your losses by calling waitlistees. We may, but are not required to, advertise for other Adventure Club members to fill your place. Only other Adventure Club Members and their guest(s) may fill the spots of

cancelled adventures. Also, please note, we cannot guarantee a mitigation of your losses in either of these situations.

### In Case of Emergency Form

Overnight Adventures recommend an In Case of Emergency Form be filled out and returned before the adventure. ***Please click here for In Case of Emergency Form.***

### Release and Waiver of Liability and Hold Harmless Agreement

We request that each member of the Richfield Bloomington Credit Union Adventure Club review the below Agreement to understand all Adventurers' release of liability. By your participation in the RBCU Adventure Club, you consent to abide by this Agreement. For overnight adventures you will be asked to sign and return the agreement prior to travel. ***Click here for Agreement***

1. In consideration for participating in a RBCU Adventure Club event, I hereby release, waive, discharge and covenant not to sue Richfield Bloomington Credit Union their volunteers, officers, agents or employees (herein after referred to as releasees) from any and all liability, claims, demands, actions and causes of action whatsoever arising out of or related to any loss, damage, or injury, including death, that may be sustained by me, or any of the property belonging to me, whether caused by the negligence of the releasees, or otherwise, while participating in such activity, or while in, on or upon the premises where the activity is being conducted.
2. I am fully aware of the risks and hazards connected with the RBCU Adventure Club event, and I hereby elect to voluntarily participate in said activity with full knowledge that said activity may be hazardous to me and my property. I voluntarily assume full responsibility for any risks of loss, property damage or personal injury, including death, that may be sustained by me, or any loss or damage to property owned by me, as a result of being engaged in such an activity, whether caused by the negligence of releasees or otherwise.
3. I further hereby agree to indemnify and hold harmless the releasees from any loss, liability, damage or costs, including court costs and attorney fees, that they may incur due to my participation in said activity, whether caused by negligence of releasees or otherwise.
4. I understand that RBCU does not maintain any insurance policy covering any circumstance arising from my participation in this event or any activity associated with or facilitating that participation. As such, I am aware that I should review my personal insurance portfolio for appropriate coverage.
5. It is my express intent that this Waiver of Liability and Hold Harmless Agreement shall bind the members of my family and spouse, if I am alive, and my heirs, assigns and personal representative, if I am deceased, and shall be deemed as a release, waiver, discharge and

covenant not to sue the above-named releasees. I hereby further agree that this Waiver of Liability and Hold Harmless Agreement shall be construed in accordance with the laws of the State of Minnesota.

6. In participating in the RBCU Adventure Club, I acknowledge and represent that I have read the foregoing Waiver of Liability and Hold Harmless Agreement, understand it and abide by it voluntarily as my own free act and deed; no oral representations, statements or inducements, apart from the foregoing written agreement, have been made; I am at least eighteen (18) years of age and fully competent; and I agree with this release for full, adequate and complete consideration fully intending to be bound by same.

#### Photo Release

By attending any of the adventures planned by Richfield Bloomington Credit Union, you are consenting to give Richfield Bloomington Credit Union permission to record, videotape and photograph your image and/or voice to be used in the following ways:

- RBCU intranet accessible by employees only
- RBCU internet accessible via the World Wide Web to anyone
- RBCU Facebook page
- Printed RBCU Quarterly Interest newsletter
- Printed annual report
- Any other publication put out by RBCU

No special compensation will be provided to you for use of your image and you may not be informed in advance of the specific use of your image.