

First National Bank Travel Club Extended Trip/Cruise Policies

General: This document outlines the Extended Trip/Cruise Policies of the First National Bank Travel Club. Please call Ozarkland Group Tours if you have any questions or need a tour explained in more detail. These policies do not apply to Day Trips. Day Trip Policies will be covered by separate correspondence. "We" as used in this document relates to First National Bank and Ozarkland Group Tours.

Payments: Payments can be made to Ozarkland Group Tours by cash, check, or credit card. MasterCard, Visa, Discover, and American Express credit cards are accepted. A \$100 per person deposit is due within 7 days of making a reservation. If a deposit is not received within 7 days, the space will be opened for booking by others. A \$50 deposit per person is required for airline reservations for fly-in tours within 7 days of making a reservation. The deposit or payments by credit card can be done over the telephone and your credit card receipt will be mailed to you with your tour invoice. Full payment is due not later than 45 days prior to departure or as specified for a specific tour. Deposits and final payments for cruises are specified by the cruise line.

Cancellations/Refunds: Any cancellation made more than 45 days prior to departure will receive a full refund minus a \$25 cancellation fee per person. 45 -31 days prior to departure; A \$25 fee per person, plus any charges which cannot be recovered from suppliers will be deducted from the refund. 30-3 days prior to departure; A \$75 fee per person plus any charges which cannot be recovered from suppliers will be deducted from the refund. 48 hours or less prior to departure and any time after departure; No refund. Tour departures canceled by Ozarkland Group Tours & Reunions will result in a full refund. You may provide a person to replace you on the tour at any time prior to departure and receive full refund; the replacement will have to agree to the procedures, terms, and conditions of the tour. To protect your tour/cruise investment, cancellation/interruption insurance is recommended. Cruise cancellation/refund policy is specified by the cruise line. A penalty will be assessed to an individual if the cruise cancellation causes a loss of income/commission by Ozarkland Group Tours & Reunions. Deposits & final payments for cruises are specified by the cruise line.

Company Policy: Ozarkland Group Tours & Reunions, acts solely as your agent in arranging for accommodations for your tour. We assume no liability in connection with any form of transportation, restaurants, or lodging accommodations used for the tour. Therefore, we cannot be responsible in whole or part for any lost, stolen, or damaged articles including luggage and personal property or for any sickness, loss, or injury to person. We are not responsible for any delays, missed carrier connections or loss or damage caused by mechanical defect or failure of any nature by common carrier equipment. We reserve the right to make changes in the itinerary, substitute facilities or attractions of equivalent or better value, or do whatever is necessary to ensure the comfort, safety, and convenience of all participants. Price is based on current information and is subject to change. We reserve the right to cancel any tour booking fewer than 25 people. We also reserve the right not to accept or retain as a tour passenger any objectionable or disruptive person. Only modern, restroom equipped motorcoaches will be used. No smoking or consumption of alcohol on board the bus. Frequent rest, meal, and sightseeing stops will provide opportunities to smoke while off the bus. Seats will be rotated at least once a day or at the discretion of the Tour Director to give everyone the opportunity for a good seat. No hanging bags inside the bus; one piece of luggage under the bus per person; one small carry-on bag inside the bus. We offer a prayer for safety at the beginning of each day. When traveling on Sunday, a short non-denominational devotion is also offered. Persons traveling double, triple, or quad occupancy are responsible for upgrade in lodging due to cancellation by traveling companion. Single accommodation does not apply to seating on the bus. A complete daily itinerary will be provided a minimum of 2 weeks prior to departure date.

Insurance: Travel Insurance including Medical, Baggage, and Trip Cancellation/Interruption is not included in the cost of the tour but is optional and available by application through Ozarkland Group Tours & Reunions. The Travel Insurance Brochure will be provided to you when the tour/cruise is confirmed to be a go. To protect your investment from unforeseen emergency, recommend you review the application and, if you desire, enroll for the insurance and pay the rate direct to the insurance company. Pre-existing conditions will be waived if you meet the insurance company's waiver requirements. Questions concerning the insurance can be made direct with the insurance company using the 1-888 number listed in their brochure.

Ozarkland Group Tours Telephone Numbers: 417-549-9958 or 1-800-551-9968