

Community Circle Travel Policy

Travel and activities sponsored by Community National Bank (“CNB,” “we” or “our”) through its Community Circle club are for the convenience and pleasure of Community Circle members and their guests who choose and are eligible to participate. Community Circle seeks to offer events that are of interest to a variety of members with varying levels of physical health and fitness, and to provide activities that are safe and enjoyable for all travelers.

This Policy describes the terms and conditions of your participation in any travel or other activity through Community Circle. **Your participation in a Community Circle sponsored trip or other activity constitutes your acknowledgment that you have read and understood this Policy and agree to all of its terms.**

Reservations:

Event listings will include the amount and deadline for deposit and final payments for all travel activities. The posted deposit must be received by the Community Circle office on or before the applicable deadline to ensure your place on a trip. We are unable to hold a reservation without the required deposits, as we are required to make deposits for the group with the tour companies. If demand for an event exceeds availability, we keep a waiting list should openings occur.

Cancellations:

If a reservation is cancelled, every effort will be made to provide a partial or full refund. However, we must work within the cancellation policies of tour companies, hotels, event venues and other vendors and therefore are unable to guarantee a refund.

Depending on the vendor and the event, some of our travel activities may include optional trip cancellation insurance for purchase by members. In the event of a cancellation covered by this insurance, the Community Circle Director will assist members in filing their claim for reimbursement.

You should notify the Community Circle office, or your local CNB branch representative, as soon as possible if a cancellation is necessary, so that openings may be filled with others on our waiting list. Early notification may also improve your chance of obtaining a refund.

Trips are subject to cancellation if there are fewer than the required number of reservations, based on the vendor’s trip requirements. CNB reserves the right to cancel any trip when we believe that circumstances warrant cancellation. Neither CNB nor any of our employees or affiliates is responsible for cancellations, delays or interruptions due to bankruptcy of a vendor, natural disasters, inclement weather, acts of terrorism or war, or any other event outside our control.

Passport and Identification:

You are responsible for having a valid passport and other valid identification and documentation with you, as appropriate for the particular trip.

Luggage:

Although every reasonable effort is made to handle luggage with care, neither we nor any of our vendors assumes any liability for damaged, lost or stolen bags or their contents.

While on tour, you will be responsible for handling your own luggage.

Non-Member Travel:

Travel and other activities offered through Community Circle are designed primarily for our members. We will allow non-members, at least 18 years of age, to participate, subject to space availability, only if accompanied by a Community Circle member. Any non-member participating in a Community Circle trip or other event will be bound by the terms of this Policy and will be required to furnish to CNB a written Acknowledgment, Release, Waiver and Indemnity (as described below under “**Disclaimer and Limitation of Liability.**”

Health Policy:

Community Circle requires that traveling members or non-member guests requiring personal assistance due to health, mental condition, or physical infirmity be accompanied by a companion who is capable of and totally responsible for providing that assistance for the duration of the trip. Neither CNB, the Community Circle Director, nor any bank employee, affiliate, or vendor may assist with medications, physically lift persons onto transportation vehicles or push wheelchairs.

Travelers taking medication must have enough prescribed medication to last for the duration of the trip. Travelers requiring special assistance, including a special diet, must notify the Director when the reservation is made, so a determination may be made as to whether the request can be reasonably accommodated.


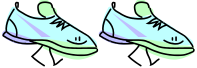


In CNB’s discretion, travelers may be required to provide written confirmation of fitness for participation and/or release for participation by traveler’s physician or medical provider. CNB reserves the right to decline to accept any person as a traveler should we determine the person’s health, mental condition, physical infirmity or general deportment may endanger the traveler or adversely affect the rights or welfare of other travelers. Further, CNB reserves the right to require a traveler to withdraw from a trip or travel activity if the traveler’s condition or behavior deteriorates while on the trip or CNB otherwise determines, in its sole discretion, that withdrawal is in the best interests of the health, safety and general welfare of the tour group and/or the traveler. A refund of the unused portion of the trip may be available, depending upon the vendor’s refund policies and/or the terms of any cancellation insurance (if applicable).

Emergency Contacts:

We ask that you provide us with the names, telephone numbers and other contact information of two individuals you authorize us to contact should you be involved in a health or other emergency during a trip or other activity. You are responsible for keeping your emergency contact information up-to-date.

Walkability:

Community Circle travel activities may range from very easy to strenuous physical activity. Activities will be rated by “walkability” according to the sneaker key below, and these ratings will be published in brochures describing the events and in our newsletter. Travelers should use the walkability indicator as a general gauge to determine whether they believe the level of activity suits their physical ability. CNB reserves the right to determine, in its sole discretion, whether to accept a traveler for participation in an activity based on the physical requirements of the activity. However, acceptance of a traveler’s participation in an activity does not constitute a guaranty or assurance by CNB that the activity is physically suitable for the traveler.

Easy: <i>Very little incline, in short distances.</i>	
Moderate: <i>Ability to walk at a moderate pace for up to 20 minutes and stand in line for a minimum of 30 minutes at a time. If you require a walker or wheelchair, a trip in this category is likely not for you.</i>	
Slightly Strenuous: <i>Ability to walk quickly for up to 30 minutes and to maneuver yourself, and your carryon bag, onto and off of an escalator. Walk steadily over various terrains, including cobblestone for 60-90 minutes, and stand in line for 60-90 minutes at one time. Ability to climb in and out of various modes of transportation. If you require a walker or a wheelchair, a trip in this category is not suited for you.</i>	
Strenuous: <i>Ability to move steadily (and often quickly) over uneven terrain for up to two hours. If you require a walker or a wheelchair, a trip in this category is not suited for you.</i>	

Publicity Release:

Representatives of CNB or Community Circle may take photographs of travelers or make audio/video recordings of travelers on a trip. The written Acknowledgment, Release, Waiver and Indemnity referred to below under “**Disclaimer and Limitation of Liability**” includes

authorization for CNB to publish such photographs or recordings, including on our website, social media sites such as FaceBook, and in our newsletter. You may decline to provide such authorization or withdraw it any time by notifying the Community Circle Director in writing.

Disclaimer and Limitation of Liability:

Neither CNB, the Community Circle Director, nor any of our employees or affiliated entities (referred to together in this section as the "**Bank**"), owns or operates any business or entity that provides goods or services for any trip or other activity, including, but not limited to, airline, bus, watercraft or other transportation services, lodging facilities, restaurants, tour operators and event venues. All such vendors are independent contractors. Because the Bank does not maintain any control over the personnel, equipment, or operations of these vendors, the Bank assumes no responsibility, and cannot be held liable, for any personal injury, death, property damage or other loss, accident, delay, inconvenience, or irregularity which may be occasioned by reason of (1) any wrongful, negligent, willful or unauthorized acts or omissions on the part of any of such independent contractors or their officers, employees or agents, (2) any defect in or failure of any vehicle, equipment, instrument or facility owned, leased, operated or otherwise used by any of these independent contractors, or (3) any wrongful, willful or negligent act or omission on the part of any other party not under the supervision and control of the Bank.

In addition, we are not responsible for losses or expenses due to illness, lack of appropriate medical facilities or practitioners, inclement weather, theft or other criminal acts, acts of terrorism or war or technology problems or failures. The provision of all goods and services while on a trip is subject to the laws of the state, province and/or country or other jurisdiction in which they are provided.

We are not responsible for any loss, damage or injury to others or their property that you may cause while on a trip or participating in an event, and we will require that you indemnify us for third party claims relating to any such damage or injury.

As a condition to participating in Community Circle, we will require you to execute a written Acknowledgment, Release, Waiver and Indemnity containing your acceptance of the terms of this Policy, including the terms of this section.

Questions?

If you have any questions about this Policy or Community Circle generally, please contact Community Circle Director Shelly Morey at (802) 334-7915, by email at smorey@communitynationalbank.com, or by writing to her at Community National Bank, 4811 US Route 5, Newport, VT 05855, Attn: Community Circle Director.

***** PLEASE RETAIN THIS COPY FOR FUTURE REFERENCE *****