

**FIRST BANK & TRUST**  
**FIRST CLASS CLUB - BROOKINGS AND WHITE**

**Payment/Refund Policy**  
**"SPECIFIC TRIP OFFERED"**  
**Date of Trip**

For purposes of obtaining an attendance count for an offered First Class Club trip or activity, First Class Club encourages First Class Club members ("Club member(s)") to register in advance when interested in scheduled activities. The price charged for a particular trip or activity is based on a specific minimum number of participants and reflects the actual cost for each Club member's participation in a particular trip or activity. Neither the First Class Club nor First Bank & Trust profits from the price charged for the particular trip or activity offered to Club members.

The last day for a full refund for the above-referenced trip is **XXXXXX**. When able, First Class Club will use its best efforts to recover whatever costs First Class Club can and refund any amounts recovered to the Club Member.

As of January 1, 2011, our Payment/Refund Policy will be as follows:

- \* Full payment for a First Class Club trip or activity is to be made at the time of registration.
- \* Deposits paid to reserve a spot for an activity are non-refundable, unless an alternate Club member can be found to fill Club member's spot.
- \* In the event that a Club Member is unable to attend a particular trip or activity, First Class Club will use our best efforts to attempt to recover any costs that have been incurred. Any costs that are recovered will be refunded to the Club member; any costs that cannot be recovered will not be refunded.

Please call 605-696-2258 with any questions regarding our Payment/Refund Policy.

I, hereby, acknowledge I have read and received a copy of the First Bank & Trust, First Class Club Payment/Refund Policy, effective January 1, 2011. By signing this document, I agree to the terms as outlined above. Please return the signed form with your payment.

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Signature

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DATE

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Signature

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DATE