



March 27, 2020

TRAVEL RELATED UPDATE

We are very proud to tell you that many of you have been reaching out to HCI to let us know what is happening in your communities and with your trips. You are asking us what our membership is thinking and how we are responding and what advice we might recommend.

Our PTOs tell us they are not just looking at today, but planning ahead for our Bankers. They do not want Bankers and their customers to be surprised about cancellations and postponements. They are being proactive in reaching out to our Bankers to inform them of definite cancellations, changes, and of likely scenarios and recommendations as to whether a future trip might cancel or be postponed. These are the “boots on the ground” partners who often know what to expect before everyone else. They understand the complexities of making changes and are willing to work with all our HCI Bankers to manage their trips in the best possible way. They are doing their very best to advise Bankers on how to avoid fees and charges in certain instances. Some of our PTOs guarantee everyone a full cash refund regardless of reason for cancelling. Bankers should contact their PTOs about their policies and prospects on all 2020 trips.

Most of the changes on upcoming trips are for those taking place over the next 30-45 days. PTOs are advising our Bankers as to the current status of their operation or cancellation or rebooking for future travel. Our PTOs are giving our bankers a number of options to rebook the same tour, book a new tour on a future date or receive refunds. Some are offering special incentives to guarantee excellent value for any decisions you make regarding your payments.

As the pandemic is still evolving and our knowledge of it continues to increase, we will begin to see discussions and decisions on travel in the summer and the rest of 2020. By working directly with your PTO, Bankers will know the right time that a trip should not be cancelled and when it might need to be cancelled. Those decisions are based mostly on conditions at the destination, travel restrictions and also avoiding financial obligations. Call your PTO regularly to ask how things are looking. THINGS ARE CHANGING VERY FAST. While the daily news is excellent for giving you general information, your PTOs will be able to give you very specific information about your scheduled group trips.

REAL ID REQUIREMENTS - The travel requirements to update your driver’s license for domestic travel called - REAL ID - has been extended for another year to October 2021.