

## Heritage Clubs International Bank Club Membership Policy

### **WHY JOIN**

You will be joining the finest organization for bank clubs in North America. The exclusivity agreement ensures that you will only be sharing ideas, trips and networking with non-competing banks. The emphasis on educational opportunities to improve bank club membership, programming and ultimately relationships with its customers is of the highest concern to HCI. Consider these points:

- ✓ Heritage Clubs International (HCI) is the only organization in North America exclusively for bank club directors.
- ✓ It is an exclusive membership as each member bank is awarded a geographic region from each location it registers in which no competitive bank may join.
- ✓ As an organization of Community Banks, no credit unions are invited to join.
- ✓ The educational opportunities are designed to make our bank club directors the very best in North America.
- ✓ HCI has the only Certification Program in North America for Bank Club Directors
- ✓ HCI does not control any bank growth or acquisition even if it should infringe into another bank's territory. With the highly changing bank world of acquisitions, mergers and expansions there will be times when multiple members' geographic territories may infringe on one another. At that time, we ask them to work well together, but neither bank will lose their membership in HCI.

### **MEMBERSHIP JOINING FEES & DUES**

1. **HOW TO JOIN:** A bank may join Heritage Clubs International (HCI) in either of two ways:
  - a. **TRAINING:** HCI will conduct formal training on how to create a bank club at a training cost of \$3,500.00. No additional joiners fee or membership dues are due that first year.
  - b. **JOINERS FEE:** If a bank already has an existing bank club and does not require formal training they may join for the first year for a "joiners" fee of \$350.00.
2. **ANNUAL DUES:** Beginning the 2<sup>nd</sup> year the bank has become a member they have only the annual membership dues (currently \$100.00) to pay. Membership runs October 1 through September 30.
  - a. **WAIVING DUES:** All bank club members are considered members in good standing when they have completed their annual online renewal application and paid the annual membership dues (currently \$100.00). The annual \$100.00 dues can be waived if the bank club has had at least 15 paid travelers with any number of our Preferred Tour Operators (PTOs).
3. **MULTIPLE LOCATIONS:** Banks may enroll any of their locations or other charters as HCI members and those locations can join in one of two ways:
  - a. **ANNUAL DUES:** Each branch location pays the \$100 annual renewal fee.
  - b. **WAIVING DUES:** The first member location has 15 passengers travel with an HCI Preferred Tour Operator the prior year, and each additional location just needs five additional paying passengers with any PTO for each additional branch location.
4. **LAPSED MEMBERSHIPS:** Banks that do not renew their membership by completing the renewal application and paying the annual membership dues (currently \$100.00) or having the dues off-set by working with our corporate partners, will be considered "Lapsed" and will not have access to the member-only pages of the website and will not be able to attend HCI events until they renew or rejoin.

We welcome all community banks to join HCI to meet and network with your Peers across the country, learn how to improve your program, travel with the finest travel partners in the world, and to meet all of the expectations of your senior management as to relationship growth and profitability.