Event and Cancellation Policies

Effective 7/8/26

Updated 8/11/26

The PA Bankers Association has created event and cancellation policies for all PA Bankers events – annual convention, schools, conferences, seminars, regional events, etc. There are general event policies that apply to all events, with some additional policies that specifically apply to certain events only. The cancellation policies differ between the association's various events. **In both cases, please be sure to read all event policies and the cancellation policy for the event you are completing a registration.**

PA Bankers events may be conducted in-person or virtual in which the determination of form and format of the delivery of the PA Bankers events shall be at the association's sole discretion and subject to change. All registration, attendance, cancellation and event policies apply to both in-person and virtual events as applicable.

By completing a registration, either online or submitting a registration form for any PA Bankers event, I am confirming that I have read the event and cancellation policies outlined below and agree to abide by the requirements for participation in the event I am registering for.

Event Policies

All PA Bankers Events

By completing a registration either online or submitting a registration form for any PA Bankers event (schools, conferences, seminars, convention, regional events, peer exchanges, golf, etc.), you agree to comply with the following policies:

- ***Antitrust Policy*** - Antitrust laws remind competitors that they should tread carefully to avoid any missteps that could be seen as market manipulation. Thus, competitors such as trade association members may discuss the legal and regulatory criteria under which they may operate their facilities, provide their products and services and manage their employees. They generally may not share information or make any agreements about how they will actually do so. Thus, we ask that you not disclose your institution's hours of operations, how you will operate your facilities, compensate your employees or vendors or price or establish the terms of your products and services offerings. Any questions should be directed to PA Bankers' general counsel.

- ***Communicable Disease Mitigation Notice and Acknowledgment:*** By registering for PA Bankers events, you agree to abide by any then applicable federal, state (*e.g., PA)* and local communicable disease mitigation orders and the event venue's policies including but not limited to physical distancing, mask wearing, infection isolation, travel and close contact quarantine requirements and the procedures of this notice. If you experience any symptoms of communicable disease prior to the event for which you registered or have not yet completed your applicable isolation/quarantine period by the date of the event, you must cancel your registration. Following your cancellation notification to PA Bankers, you will receive a full event registration refund. If you experience any symptoms of communicable disease during the event, you must immediately notify an Association event staffer who will assist with your withdrawal.

- ***Paper Registrations:*** For database purposes, only one registration can be submitted per registrant form. Please make additional copies of the registration form as needed. Keep a copy for your records. PA Bankers does not send confirmations.

- ***Photos and Videos/Recordings Policy*** - By attending PA Bankers events, whether in-person or virtual, the registrant acknowledges and agrees that photos, video, and/or audio recordings may be taken of attendee and the attendee grants PA Bankers the right to use and distribute, in perpetuity, attendee's name, image, appearance, voice and likeness in any electronic or print distribution, or by other means hereinafter created, both now and in the future, for any lawful purpose as determined by PA Bankers. Attendee further authorizes PA Bankers to reproduce, publish, display, transmit, modify, edit, adapt, crop, or otherwise alter in any manner, in whole or in part. The registrant/attendee waives any right to inspect or approve any finished product produced by PA Bankers, including any written copy or other context in which the photos, video, and/or audio recordings appear. Any questions should be directed to the PA Bankers' general counsel.

PA Bankers Annual Convention

In addition to the policies outlined above that apply to all PA Bankers events, the following policies apply specifically to the PA Bankers Annual Convention. By completing a registration either online or submitting a registration form for the PA Bankers Annual Convention, you agree to comply with the following policies:

- ***Hotel Rooms*** - Paid convention registration is required prior to receiving the room reservations link via email confirmation. PA Bankers' discounted hotel room rates are only available through PA Bankers. Hotel rooms occupied by non-registered convention attendees will be removed from the association's room block.

- ***Sponsors*** - As a convention sponsor, please register for the convention after you have selected your level of sponsorship. All sponsors are entitled to register ONE individual at the member rate. Gold, Platinum, Diamond and Ruby sponsorship levels are also entitled to applicable complimentary registration(s).

PA Bankers Schools

In addition to the policies outlined above that apply to all PA Bankers events, the following policies apply specifically to all PA Bankers schools. By completing a registration either online or submitting a registration form for any of the PA Bankers schools, you agree to comply with the following:

- ***Code of Conduct*** - The banking industry has always prided itself on maintaining a high professional standard of conduct. Individual bankers are expected to perpetuate this reputation by acting in all things and places in a manner that merits trust and confidence. No less is expected of students attending this school. Those who do not comply may be dismissed from the program. An attendance record will be kept throughout the program.

- ***Applicant Statement*** - I have read the admission requirements and above statements and desire to enroll in the school. By registering for this event (either on-line or via paper registration form), I agree to abide by all the requirements for participation in this program including adhering to the scheduled arrival and departure times as set by the directors. I have listed all pertinent information regarding my qualifications for admission.

Cancellation Policies

The PA Bankers Association has established event cancellation policies that may differ depending on the type of event you are registering for (annual convention, schools, conferences, seminars, regional events, etc.). PA Bankers' cancellation policies are outlined below by event. If you need to cancel your registration, please email Jill Ametrano at jillametrano@pabankers.com.

By completing a registration either online or submitting a registration form for any PA Bankers event, you agree to comply with the following cancellation policies:

PA Bankers Annual Convention

- ***Event Registration Cancellation Policy*** - All cancellation requests must be made in writing to the PA Bankers Association. All convention registrations received by any means of communication are subject to this cancellation clause. PA Bankers does not issue refunds for registration fees due to weather conditions, Acts of God and/or other causes beyond its reasonable control. Any convention registration cancellation request 20 business days prior to the start of convention are eligible for a 50-percent refund. NO refunds will be issued for cancellations made after close of business on the 20th business day pre-event, or for "no-shows".

- ***Golf Cancellation Policy -*** PA Bankers does not issue refunds for registration fees due to weather conditions, Acts of God and/or other causes beyond its reasonable control. Any golf registration cancellation request 20 business days prior to the start of convention are eligible for a 50-percent refund. NO refunds will be issued for cancellations made after COB on the 20th business day pre-event, or for "no-shows".

- ***Tour Cancellation Policy*** - No refunds will be given for tour cancellations.

- ***Hotel Room Reservation Cancellation Policy*** – Hotel room reservation cancellations received less than 14 days from date of arrival date incur a two-night cancellation fee and tax penalty to the credit card on file. Early departures will be charged the cost for one night and applicable taxes will be billed to the card on file.

PA Bankers Conferences/Seminars/Leadership Institute

All conference, seminar and Leadership Institute registration cancellation requests received 20 business days prior to the start of the event are eligible for a 50-percent refund. NO refunds will be issued for cancellations made after close of business on the 20th business day pre-event, or for "no-shows". All cancellation requests must be made in writing to the PA Bankers Association. All registrations received by any means of communication are subject to this cancellation clause. PA Bankers does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.

PA Bankers Schools

Advanced School of Banking - Student tuition is for the complete program and materials. All school registration cancellation requests 20 business days prior to the start of the event are eligible for a 50-percent refund. NO refunds will be issued for cancellations made after close of business on the 20th business day pre-event, or for "no-shows". All cancellation requests must be made in writing to PA Bankers Association. All registrations received by any means of communication are subject to this cancellation clause. PA Bankers does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.

School of Banking - Student tuition is for the complete in-residence program and includes registration, single room and board, selected meals and classroom materials. All school registration cancellation requests 20 business days prior to the start of the event are eligible for a 50-percent refund. NO refunds will be issued for cancellations made after close of business on the 20th business day pre-event, or for "no-shows". All cancellation requests must be

made in writing to PA Bankers Association. All registrations received by any means of communication are subject to this cancellation clause. PA Bankers does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.

School of Commercial Lending - Student tuition is for the complete in-residence program and includes registration, single room and board, selected meals and classroom materials. All school registration cancellation requests 20 business days prior to the start of the event are eligible for a 50-percent refund. NO refunds will be issued for cancellations made after close of business on the 20th business day pre-event, or for "no-shows". All cancellation requests must be made in writing to PA Bankers Association. All registrations received by any means of communication are subject to this cancellation clause. PA Bankers does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.

Specialty Schools – The PA Bankers two and three-day non-residential schools include the Advanced School of Commercial Lending, School of Compliance, School of Consumer Lending and School of Treasury Management. All school registration cancellation requests 20 business days prior to the start of the event are eligible for a 50-percent refund. NO refunds will be issued for cancellations made after close of business on the 20th business day pre-event, or for "no-shows". All cancellation requests must be made in writing to PA Bankers Association. All registrations received by any means of communication are subject to this cancellation clause. PA Bankers does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.

PA Bankers Regional & Advocacy Events

PA Bankers hosts regional events at various locations throughout the year. These include golf outings, regional peer exchanges and other networking events, as well as PA Bankers Day at the State Capitol and the Federal Regulatory Visit. For events that include a registration fee, there will be no refunds issued for cancellations made within five (5) business days of the event or for "no-shows." All cancellation requests must be made in writing to PA Bankers Association. All registrations received by any means of communication are subject to this cancellation clause. PA Bankers does not issue refunds due to weather conditions, Acts of God and/or other causes beyond its reasonable control.