



# Kishwaukee Family YMCA

## Membership Terms & Conditions

### Privacy

Information that you provide the Kishwaukee Family YMCA is kept in-house and not provided to any third parties. It will be used for internal communication and marketing only.

### Basic membership information

When purchasing a membership you will be asked to pay the joiner fee plus the prorated amount for the days the membership is effective prior to your first draft (see below). The joiner fee and any additional membership or service fees are non-refundable and subject to change. Members who allow their annual memberships to lapse for more than 30 days, those who cancel their EFT or have their membership cancelled by the YMCA must pay the Joiner Fee if they choose to start another membership.

### PAYMENT OPTIONS

#### Monthly Dues Payment - Never a contract!

Electronic Transfer of Funds from a checking account, Visa, MasterCard or Discover Card (EFT)- By using a monthly automatic draft, payment will be electronically deducted from your checking account or credit card account on an ongoing, monthly basis on EITHER the 1st or the 15th of each month. This automated method of payment may also be used to make retail and other service purchases at the YMCA. When you join online, your membership will be drafted by credit card. If you prefer to draft from your checking account, you can make the change when you visit the branch for to pick up your membership cards. Those electing a checking account draft will be asked to complete the required bank draft authorization form.

#### EFT Terms:

- Fees are withdrawn on the 1st or the 15th of each month unless this date falls on a weekend or holiday. Then the deduction will occur on the next business day.
- **This membership is continuous until cancelled in writing.** No cancellations are accepted by phone, fax or email.
- The written cancellation request must be received by the last day of the month to be pulled from the upcoming draft. (e.g. cancel in writing by Jan. 30 to be removed from the Feb. 1st OR 15th Draft.) Written cancellation requests received after the last day of the month will take effect the following month. (e.g. a cancellation request received on 2/1 would not take effect until the 3/15 draft.)
- In the event of non-payment for any reason, the YMCA reserves the right to collect the amount due on OR before the next scheduled draft date.
- Returned checks, EFTs, and recovery fees will be electronically debited from your checking account. Additional charges for cost of collection may be applied.

- If funds are unavailable on the scheduled date for payment, a \$25 service charge will be applied. Unavailability of funds includes insufficient funds, account closed, decline, exception, hold, etc.....
- The YMCA may adjust monthly rates applicable to my membership type and I will receive at least four weeks notice prior to such change.
- I understand that if my membership is cancelled by me or terminated by the YMCA, I will be subject to pay the start-up fee upon rejoining.

### **Annual Full Payment**

You may pay your annual membership dues for the entire year using cash, check or credit card. Membership activated online must be paid for with a credit card.

### **Terms:**

- The YMCA may adjust monthly rates applicable to my membership type and I will receive at least four weeks notice prior to such change.
- I understand that if my membership is cancelled by me, not renewed within 30 days of my expiration date, or terminated by the YMCA, I will be subject to pay the start-up fee upon rejoining

### **PHOTOGRAPHY/VIDEO RELEASE**

The YMCA occasionally takes pictures/video of our members and participants to use in various marketing materials, including our web site. If you do not wish yourself or family members to be photographed/videotaped, please step out of the camera or notify photographer before the photo/video is taken.

### **Rights and Responsibilities:**

I understand that the YMCA has the sole authority to terminate any membership with or without notice to ensure the safety and comfort of the general membership. The YMCA reserves the right to review any membership application and deny membership to any member who may pose a potential threat to the security and/or safety of other members, guests or participants.

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