



FOR YOUTH DEVELOPMENT  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

## ELECTRONIC FUNDS TRANSFER AGREEMENT

### *Membership Electronic Funds Transfer Agreement*

1. Membership dues are paid through Electronic Funds Transfer (EFT) via *Bank Draft or Credit Card Draft* and the member or a designee responsible for the membership dues of the member (hereinafter referred to as "Member") agrees to have dues debited on the 5th/20th of each month. The Member understands a pro-rate will be charged to the first draft date.
2. This is a continuous membership plan and will remain in effect until the Member gives written notice to the YMCA stating otherwise. **Written notice must be received by the end of the month prior to the next transfer in order to cancel or change this withdrawal agreement.** The Member understands it is the Member's responsibility to notify the YMCA of any changes in address, bank account information or credit card information.
3. The Member authorizes the Member's bank/credit card holder to honor preauthorized Bank Draft/Credit Card charges drawn by the Shasta Family YMCA on the Member's account for payments as indicated. When the bank honors the Electronic Funds Transfer agreement by charging the Member's account, such transfer shall constitute notice of payment due and the Member's receipt for the payment. Should any preauthorized Bank Draft/Credit Card not be honored by said banking/credit card institution, then it is understood that it is still the Member's responsibility to make payments for all fees due, including any service charges applied by the Member's bank, credit card holder, the YMCA, and/or its representatives. It is further understood that if such payment is not honored by the bank or credit card institution, then the YMCA, at its discretion, may resubmit the amount due for payment on a future date. **The membership is subject to termination if the debit is not paid.**
4. Funds must be available for the Member's Y membership payment on the date of the Member's scheduled draft. **In the event that a payment is returned, the Y will redraft the payment and a \$15 returned payment fee will be assessed.** In addition to automated draft resubmissions, the Member may receive messages to update the Member's account information on our behalf from Daxko Full Service Billing.
5. All membership registrations will be verified by Y staff. Any inaccuracies will be automatically corrected and any necessary account adjustments will be automatically deducted from the EFT information currently on file.

### ***Program Electronic Funds Transfer Agreement***

1. Program fees are paid through Electronic Funds Transfer (EFT) via *Bank Draft or Credit Card Draft* and the member, a designee responsible for the program fees of the member, or a community member (hereinafter referred to as "Member") agrees to have dues debited as appropriate for the specific program. The Member understands a pro-rate will be charged to the first draft date if necessary.
2. It is the Member's responsibility to notify the YMCA of any changes in address, bank account information or credit card information.
3. The Member authorizes the Member's bank/credit card holder to honor preauthorized Bank Draft/Credit Card charges drawn by the Shasta Family YMCA on the Member's account for payments as indicated. When the bank honors the Electronic Funds Transfer agreement by charging the Member's account, such transfer shall constitute notice of payment due and the Member's receipt for the payment. Should any preauthorized Bank Draft/Credit Card not be honored by said banking/credit card institution, then it is understood that it is still the Member's responsibility to make payments for all fees due, including any service charges applied by the Member's bank, credit card holder, the YMCA, and/or its representatives. It is further understood that if such payment is not honored by the bank or credit card institution, then the YMCA, at its discretion, may resubmit the amount due for payment on a future date.
4. Funds must be available for the Member's Y program payment on the date of the Member's scheduled draft. **In the event that a payment is returned, the Y will redraft the payment and a \$15 returned payment fee will be assessed.** In addition to automated draft resubmissions, the Member may receive messages to update the Member's account information on our behalf from Daxko Full Service Billing.
5. All program registrations will be verified by Y staff. Any inaccuracies will be automatically corrected and any necessary account adjustments will be automatically deducted from the EFT information currently on file.

### ***Payment Responsibility Agreement***

1. If a third party has agreed to pay for the Member's program, failure to attend or complete the program will result in the Member's personal payment on file being charged for the entirety of fees. There is no refund of fees for non-attendance or cancellations without medical or emergency documentation.
2. Program fees are paid through Electronic Funds Transfer (EFT) via *Bank Draft or Credit Card Draft*.
3. The YMCA shall have the right to debit program fees from the Member's personal bank account up to two weeks after the program end date.