

## **Starfish Billing Policy Regarding Delinquent Accounts**

Timely remittance of monthly dues and fees are critical to the efficient operations of Starfish Swim Club. Collection of squad fees, meet fees and any other items charged to a member's account is a time consuming process when the automated charges do not clear as anticipated. As well, the club does incur fees when electronic transactions do not clear properly during the monthly billing cycle.

It is the obligation of each Starfish family to manage their Team Unify Billing Account properly and review whether or not payments are automatically clearing.

In the event that a family becomes delinquent in payments, actions will include but not be limited to:

**30 days past due:** Member will not be allowed to sign their swimmer up for swim meets.

**60 days past due:** Member will be sent a notice (electronically) notifying them that they will not be allowed to attend practices if their account becomes 90 days past due.

**90 days past due:** Member's swimmer(s) will not be allowed to attend practices until their account is brought current or they have developed a repayment plan that has been approved by the Board of Directors.

**120 days past due:** Member will be sent a letter notifying them of expulsion from Starfish Swim Club and that Starfish may elect to use the legal system or a collection agency to remedy the delinquent account. Families may be reinstated upon complete payment of all past dues, fees and account charges at the discretion of the Board of Directors.

***Checks received on accounts that are returned for non-sufficient funds will be assessed an NSF fee of \$25.***

***On-Line Bill Pay checking/savings accounts declined for non-sufficient funds or credit card authorizations declined for insufficient outstanding balance will be assessed an NSF fee of \$25.***

Proposed February 24, 2014 v 1.2  
Adopted by the Board March 8, 2014