



PSC PAYMENT POLICY

1. All PSC members will be emailed instructions to create a password to access the website at www.phoenixswimclub.org
2. **All PSC members must utilize auto pay by debit/credit card (Visa, Master Card or Discover) or by ACH directly from a bank account.** When you have followed the instructions and complete the steps, your debit/credit card will process on the 1st of each month. ACH payments will occur a couple days after the 1st of the month. There will be an additional 2.95% fee for debit / credit card users and a \$1.25 fee added for ACH payment.
3. If you absolutely cannot pay by one of these methods, then checks may be left in the drop off box in the office or mailed to Phoenix Swim Club, 3901 E. Stanford Dr., Paradise Valley, AZ 85253. There will be an additional \$5.00 per month processing fee for this payment method.
4. The system invoices you on the 21st of the month and charges to your credit card or bank acct. are generated on the 1st of the month. If meet fees or other charges for items such as swim caps go into your acct. between the invoice date on the 21st and the 1st of the month, your charge may be different than the amount invoiced.
5. You can access your account anytime by logging in on our website at www.phoenixswimclub.org and selecting "my account" to view your account and verify all charges. Please contact the swim club office if you have any questions regarding your account. Cardholders are responsible for updating credit card information when your card expires, or you change numbers.
6. Athletes / members who cannot afford PSC dues may apply for financial aid. Please email Darian Townsend at dtownsend@phoenixswimclub.org for more information.
7. All payments are due monthly, no later than the 10th of each month.
8. **If your account becomes 30 days past due, your privileges are subject to immediate suspension and/or termination and may result in athletes being removed from practice.** If your account remains past due, the balance may be turned over to a third-party collection agency, and you will be fully responsible for any service/collection fees assessed in the process of collecting any unpaid balance.

9. A \$20 late charge is billed on all balances carried after the 20th of the month unless the athlete/member is on a payment plan.
10. If athlete/member is on a payment plan, a payment must be made each month.
11. It is your responsibility to keep the contact information (email address, mailing address and phone numbers) up to date. Failure to do so will not relieve you of your monthly obligation
12. If you attend 2 practices in a month, you will be responsible for the entire month's fees. Refunds will only be made in case of injury that prevents a swimmer from swimming.
13. If you wish to cancel your membership you must notify us in writing by the 15th of the month prior. You will remain responsible for all fees if you leave and do not provide written notice.
14. PSC is a yearlong program with year-round commitments. Team fees (monthly dues) represent a large part of the operating expense of our swim club. Team fees are structured as annual fees but divided into monthly payments for billing purposes. **Members are not permitted to freeze accounts during team breaks, or for periods of less than 3 months.**
15. PSC members in all groups except Masters, must complete volunteer hours to support the club team. A copy of the PSC Family Participation Policy is available on the PSC website. All members are responsible for reading the policy and completing the volunteer hours or pay the fees involved for not completing those hours.
16. PSC members are responsible for reading the PSC Family Participation Policy, the USA Swimming Model Policy: Action Plan to Address Bullying, the USA Swimming Policy-Electronic Communications, the PSC Competition Code of Conduct/Team Travel Form, and the Parent/Guardians Permission and Emergency Medical Forms.