



Policy Name: Member Payment Management Policy

Policy Number: NCSA-012-09252015

Policy Approver: NCSA Board of Directors

Approval Date: 06/13/2018

POLICY STATEMENT AND OBJECTIVES:

At the time of swimmer registration, Nose Creek Swim Association (“NCSA” or the “Club”) will collect appropriate written financial authorization from families for purposes of processing annual dues and Swim Account payments. It is the responsibility of the swimmers parents or legal guardians (“Members”) to ensure current and accurate information is on file and that all money owing to the Club is paid within the prescribed time frame as outlined by the Club. All information provided to the Club will be safeguarded as per our Privacy and Communication Policy and all financial information will be properly destroyed and disposed of on an annual basis.

The Club follows the guidelines to ensure fiscal responsibility.

DEFINITIONS:

Registration Fee: Registration fee is collected on the day that the swimmer registers with the club. This fee is non-refundable after September 1. This fee has two charges:

1. NCSA Administration Fee
2. Swim Alberta Registration Fee

Dues: The annual fee charged to swimmers which covers the cost of training for the entire swim season.

Meet Fees: Entry fees associated with Swim Meets and travel costs to attend Swim Meets.

Other Fees: Volunteer bonds, Fundraising bonds, Swim equipment, team apparel and tickets to social events.

Swim Account: Each Member will hold an account with NCSA. All dues and fees are charged to the member’s Swim Account. This account will be maintained and accessed through the NCSA website. Parents will have a secure log-in and can monitor the charges to their swimmers account at any time.

1. Dues

As part of the registration process Members are required to indicate if they intend to pay their dues:

- 1.1. In full, payable by cheque or credit card; or
- 1.2. Through installments, payable by credit card.

Applicable installment details are included in the registration package.

The NCSA Board of Directors reserves the right to change the payment method(s) and number of installments. However, such changes must be made prior to the release of the annual registration package.

2. Swim Account

During the on-line registration process parents are required to provide all the necessary information to set-up this account, including providing a credit card and authorization to clear account balances using this card. Members are able to change and update the credit card information at any time.

All costs fronted by the Club that are directly for the benefit of the swimmer are charged to the member's account. This includes Registration Fees, Swim Meet Fees, Meet Travel Fees and Other Fees.

2.1. Swim Meet and Meet Travel Fees

Members are provided with an opportunity to declare their swimmers participation in prescribed meets, as selected annually by NCSA, using NCSA's on-line system. All declarations must be completed before the Registration Deadline listed on the NCSA's website. In turn, NCSA is required to submit swimmer event entries and payment to the Host Club to guarantee NCSA's attendance at the meet.

In the event that a Member wishes to withdraw their previously declared swimmer after the posted date and the Host Club does not offer reimbursement, then the Member's Swim Account will be charged for any fees passed along by the Hosting Club.

Each time a swimmer registers for a meet, NCSA fronts all fees associated with the meet as outlined in the registration package provided by the Host Club. This generally includes; Entry Fees and Relay Fees. At the meet there may also be Deck Entry fees. For away meets, there may be additional costs, including but not limited to; transportation to and from the meet, shared accommodations, meals.

For Away Meets, NCSA reserves the right to charge Swim Accounts on a pro-rata basis by dividing the total cost incurred by the number of swimmers in attendance. NCSA makes reasonable efforts to keep these costs as low as possible.

2.2. Other Fees

Throughout the season, NCSA may allow Members to purchase certain items such as swim equipment, team apparel and tickets to social events.

Volunteer and Fundraising bonds may also be applied, as outlined in NCSA's Volunteer and Fundraising Policies.

3. Swim Account Ownership

Swim Account Ownership is determined by the Member name on the authorization form and must match the name that is on the authorized credit card. The NCSA Bookkeeper or Treasurer is permitted to discuss Swim Accounts with the authorized Account Owner and no one else.

In the event parents are separated or divorced, there can only be one parent identified as the Swim Account Owner. NCSA will not separate meet charges against the swimmer's Account. It is the responsibility of the Swim Account Owner to work with the swimmer's other parent or legal guardian.

4. Dues and Swim Account Payments

Payment for all outstanding balances will be automatically processed on the **first** day of the month. This includes:

- 4.1.** Dues, and;
- 4.2.** Meet Fees, and;
- 4.3.** Other Fees.

Families are responsible for reviewing the charges to their swimmer's account via their on-line account and contacting the NCSA Treasurer or Bookkeeper to discuss discrepancies. NCSA does not send out statements.

Outstanding balances will be cleared by charging the credit card indicated on the member account.

Should the Meet Account Owner prefer to pay the outstanding balance through alternate means, they must contact the NCSA Bookkeeper by email at least **five business days prior to the end of the month**. Any alternate method of payment must clear the financial institution on the first weekday of the month.

Alternate methods of payment include:

- 4.4.** Cheque: payable to "Nose Creek Swim Association" (NCSA's mailing address can be located on the Club website).
- 4.5.** E-Transfer: using the account ncsa.bookkeeper@ncsaswim.ca to transfer the outstanding balance to NCSA

NCSA will not be responsible for any additional charges incurred by the Member for fees charged by their financial institution.

5. Non-Payment

If a credit card is declined, the member and the Treasurer will be immediately notified by email by Team Unify. In the case of an NSF cheque, the NCSA Bookkeeper will contact the Member as soon as reasonably possible. The Member is expected investigate the reason the transaction failed and provide an alternate payment method.

When an account has not been cleared, the following actions will be taken:

- 5.1.** The Member will be notified to pay the outstanding balance by the **end of the month**. The Member is expected to either; update their credit card information on Team Unify, or provide an alternate method of payment to the NCSA Bookkeeper.

- 5.2. If the account is still not cleared on the next billing cycle, the NCSA Treasurer will contact the Member with a final payment notification and will provide the Member with an opportunity to clear the account(s) within *five business days*.
- 5.3. If the Member is only able to offer a partial payment, NCSA will collect dues first and then collect other fees.
- 5.4. If the account is still not cleared, the NCSA Treasurer (or assigned delegate) is authorized to approve suspension as follows:
 - 5.4.1. If the Dues are outstanding, the NCSA Treasurer will notify the Member their swimmer(s) will not be able to return to practices or be released from NCSA until arrears are cleared. The Head Coach will be notified and will work with Squad Coach to remove the swimmer(s) from the water, if required.
 - 5.4.2. If the Meet Fees and other fees are outstanding, the NCSA Treasurer will notify the Member that the Member will not be able to register their swimmer(s) for any swim meets, team activities, or purchase team apparel until the arrears are paid.

Swimmers will not be released from the Club if they have outstanding fees owing to the Club. Swimmers that are not released will not be able to register with another swim Club.

6. Appeal Policy

Refer to the NCSA Appeal Policy.