



**Policy Name:** Member Payment Management Policy  
**Policy Number:** NCSA-012-06.17.2020  
**Policy Approver:** NCSA Board of Directors  
**Approval Date:** 06/17/2020

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**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 herein. 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 annually.

The Club follows the guidelines to ensure fiscal responsibility.

**DEFINITIONS:**

- Registration Fee: A registration fee is collected on the day that the swimmer registers with the club. This fee is non-refundable after September 1<sup>st</sup> and includes:
1. NCSA Membership Fee
  2. Swim Alberta Registration Fee
- Reservation Fee: The NCSA Board of Directors may elect to institute a non-refundable reservation fee to secure a swimmer’s spot with the Club. Such reservation fee will be deducted from the Final 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, Chaperone Fees, team apparel and tickets to social events, and/ or Withdrawal fees.
- 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 (or NCSS) website. Parents will have a secure log-in and are encouraged to monitor the charges to their swimmers account often. A balance owing on the members swim account will be emailed monthly, prior to the 1st of the month when collection is due.

## 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 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 update their credit card information at any time; however, only administrators may delete a card from a swim account. Members are required to notify the NCSA Bookkeeper and/or NCSA Treasurer if a credit card needs to be removed from their account; however it will need to be replaced with a new card.

All costs paid up front by the Club, that directly benefit the swimmer, are charged to the member's account. This includes Registration Fees, Swim Meet Fees, Meet Travel Fees, Chaperone 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 swim meets, as selected annually by NCSA, using NCSA's on-line system Team Unify. 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, from a swim meet or an individual even in the swim meet, after the posted withdrawal date and the Host Club does not offer reimbursement, the Member's Swim Account will be charged for all fees passed along by the Hosting Club for that swimmer.

Each time a swimmer registers for a swim meet, NCSA will pay up front 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 or Deck Entry fees (at the meet).

For Away Meets there may be additional costs including but not limited to; Chaperone Fees, transportation costs to and from the meet, shared accommodations, and 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 offer Members to purchase certain items such as swim equipment, team apparel and tickets to social events.

Other fees can include; Volunteer bonds, Fundraising bonds, NSF charges or other penalties (i.e. not attending mandatory seminars, etc) 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 and/or Treasurer is permitted to discuss Swim Accounts with the authorized Account Owner and the NCSA Executive Board of Directors (if required) and no one else.

There can only be one parent/guardian 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 if necessary.

## **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 Swim account, via their on-line account in Team Unify (TU) and contacting NCSA Treasurer or NCSA Bookkeeper to discuss any discrepancies. NCSA does not send out detailed statements; however, an email notification is sent to the primary account holder's email address advising on the amount due and being collected on the 1st of the month. Outstanding balances will be cleared by charging the credit card indicated on the member account.

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, when collection is made on the 1st of the month, the member and the NCSA Treasurer are immediately notified via email by Team Unify regarding the non-collection. Members are expected to investigate with their credit card company why payment was not made; and contact the Treasurer and/or bookkeeper with alternate payment. Members are expected to update their credit card information on Team Unify immediately in the case of an expired or compromised card.

In the case of a declined credit card, a \$35 NSF Fee will be applied to the swim account.

When an account has not been cleared after collection on the 1st of the month, the following actions will be taken:

- 5.1. Failure of a member to clear their outstanding balances for the month can result in the swimmer being pulled from the pool, Swimmer being suspended from all Club activities (attending swim meets, socials), or termination of Club membership.
- 5.2. If the Member is only able to offer a partial payment, NCSA will collect Swim dues first and then collect other fees (swim meet fees, apparel, etc).
- 5.3. If the account is still not cleared, the NCSA Treasurer (or assigned delegate) is authorized to approve suspension as follows:
  - 5.3.1. If the Dues are outstanding, the NCSA Treasurer will notify the Head Coach who will notify the Member that their swimmer(s) will not be able to return to practices or be released from NCSA until the arrears are cleared. The Head Coach will work with the Squad Coach to remove the swimmer(s) from the water, as required.
  - 5.3.2. If the Meet Fees and other fees are outstanding, the NCSA Treasurer will notify the head coach who 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 any 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 NCSA-002.