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## **Warren County YMCA**

# **Bank/Credit Card Drafting Policies**

Membership through bank drafting is continuous and ongoing. Renewal is not necessary from year to year. **Drafts** from your account are on the 15th of every month.

#### **OUR CHECK / DEBIT CARD POLICY:**

Your personal checks and debit cards are welcome here with valid identification. You agree that using a check/debit card as payment constitutes a contractual agreement. If your check is returned, it may be represented electronically or by paper draft and you will be responsible for any and all penalties, costs, and incidental damages, collection costs allowed under law, including attorney's fees, court costs, and taxes on any check that is returned. A return fee will be charged on any item that is returned by your bank and these fees may be collected electronically or by paper draft. A list of state allowed return check fees is available at: www.returnedcheckfees.com.

#### **RETURNED CHECKS:**

If your account comes back as non-sufficient funds (NSF), you will have the option to pay in cash within one week. A \$25 charge will be applied for all returned checks (NSF, closed accounts, declined debit cards, etc.). This is non-refundable.

#### **CANCELLATION POLICY:**

To cancel bank or credit card drafting, members must fill out the cancellation form at the front desk. The cancellation form must be completed and turned in on or before the 8<sup>th</sup> of the month to avoid monthly charges. Any cancellation after the 8<sup>th</sup> day of that month will be subject to pay that month's payment.

### RATES:

Membership rates changes (when applicable) take effect in January of each year. You will be notified via email prior to the rate change. It is important to keep your address up to date to assure delivery of membership information throughout the year.

JOIN FEE	MONTHLY FEE
\$30.00	\$58.10
\$30.00	\$47.00
\$30.00	\$44.20
\$30.00	\$41.60
\$30.00	\$36.80
\$30.00	\$33.10
\$30.00	\$20.40
\$30.00	\$16.80
	\$30.00 \$30.00 \$30.00 \$30.00 \$30.00 \$30.00

## Warren County YMCA Bank/Credit Card Draft

l,	, authorize the Y	MCA to initiate bank d	raft/credit card	
entries to my:check	ingsavings	_credit card account.		
(Check one please)	Family	Adult	Married Couple	
	Senior	Teen	Youth	
	Senior Couple	Single Parent		
Bank Account Information				
Financial Institution	nancial Institution City, State		State	
Routing Number	uting Number Account Number		ount Number	
(Please attach a voided check.)				
Credit/Debit Card Information				
Type of Card		Nam	Name on Card	
Credit Card Number	Credit Card Number Exp. Date		Date	
YMCA's membership  2. I understand that if form. I must sign concept per card that is not that is not will receive notice possible.  4. Should any deduction payment plus a \$25 ymcA in writing if I this authorization is seen to see the seen that is not that i	nis is a continuous member cards. Initial I wish to terminate/charancellation forms and returned. Initial ay, at its discretion, adjustion to any such change on not be honored by my service charge applied change my financial instemains in effect until the membership cards and services.	nge my membership in turn all my YMCA cards  ust the monthly rate ap Initial bank/card for any rea by the YMCA. I unders titution/account numbers	main in effect for as long as I retain the any way, I must fill out the cancellation is upon termination or I will be charged \$1 upon termination or I will be charged \$1 upon termination or I understand I upon I realize I am still responsible for tand it is my responsibility to notify the er/credit card at any time. Initial he signed termination papers and I have form indicating my desire to discontinue	
Member Signature		 Date		

Completed Form: Y/N Voided Check: Y/N Copy CC: Y/N Policy Copy: Y/N Initial\_\_\_\_\_

For Office Use Only: (To be completed by desk staff taking application)