

## PAYMENT POLICIES

I hereby authorize the Metropolitan YMCA of the Oranges to automatically charge my credit card or bank account for payment of this enrollment.

I understand that camp payments will automatically be scheduled on the dates in the payment plan displayed during the enrollment process, and by completing enrollment, I authorize the YMCA to charge my payment method used at the time of registration for all scheduled payments. If I wish to use an alternate payment method, I must contact the YMCA before my scheduled payment date and provide full details of the debit/credit card I would like to use for all future payments towards this enrollment.

I understand that if I register after the payment due date for a week/session, the payment method I provide will be automatically charged for the week/session balance immediately after completing the registration unless I choose to pay in full at checkout.

I understand that, should the authorized charge decline, I will be notified via email to correct my account information immediately and failure to respond may result in suspension of participation. I understand that the YMCA reserves the right to terminate this agreement and services should the authorized charge to my credit/debit card or checking account decline. I understand that a re-processing fee of \$25.00 may be charged for all declined drafts.

I understand that I am in full control of my payments and to avoid the scheduled charge I can choose to pay in advance of any scheduled payment date online or in person at my branch's Welcome Center.

I will not be charged on the scheduled payment date if an installment is paid in full. Should a partial payment be received, I will be charged the remaining installment balance on the scheduled payment date.

I understand that if any portion of my balance remains unpaid, my account may be forwarded to a third-party collection agency.

I understand that if my account balance is sent to collections, I may be responsible for a collection fee to the YMCA of 50% of the total amount due on my account.

## WITHDRAWALS & REFUNDS

I understand that should I choose to cancel my child's enrollment, partially or in full, the following refund schedule will apply:

- **Withdraw on or before April 1:** A full refund will be issued to my original method of payment. (Note: the East Orange YMCA Registration Fee is non-refundable and will be forfeited upon withdrawal).
- **Withdraw on or after April 2:** No refunds will be issued.

**Notice Requirements** – to avoid being drafted for the week/session enrolled, please refer to the chart with cutoff dates at [metroymcas.org](http://metroymcas.org)

- **Weekly camps** - 21 days' written notice is required to withdraw your child. All monies paid towards that week/session will be forfeited.
- **Multi-Week Session Camps** - Withdrawal requests for session-based camps must be received 21 days before the first payment due date for the session to avoid being drafted for all weeks.
- Withdrawal requests received with less than 21 days' written notice - Full payment (including weekly installment for sessions of 2 or more weeks) will remain due and be charged to your pre-authorized payment method on the scheduled payment dates.

*Exceptions may be made for medical reasons. A note from a doctor and/or other documentation may be required.*

<b>Last Day to Withdraw (forfeiting any monies paid)</b>	<b>Payment Draft Date</b>	<b>Camp Week/First Week of Session</b>
May 25, 2025	June 1, 2025	June 16 – 20, 2025
June 1, 2025	June 8, 2025	June 23 - 27, 2025
June 8, 2025	June 15, 2025	June 30 - July 3, 2025
June 15, 2025	June 22, 2025	July 7 - 11, 2025
June 22, 2025	June 29, 2025	July 14 - 18, 2025
June 29, 2025	July 6, 2025	July 21 - 25, 2025
July 6, 2025	July 13, 2025	July 28 - August 1, 2025
July 13, 2025	July 20, 2025	August 4 - 8, 2025
July 20, 2025	July 27, 2025	August 11 - 15, 2025
July 27, 2025	August 3, 2025	August 18 - 22, 2025
August 3, 2025	August 10, 2025	August 25 - 29, 2025

I understand that credits/refunds will not be issued for participant absence or inclement weather.

#### **Y MEMBERSHIP**

To receive the Member rate for camp fees, I must maintain my membership in good standing through the last date of my child's enrollment. If my membership lapses, camp charges will revert to the higher Community rate until the membership is reinstated.

To receive the Member rate after completing camp enrollment, I must purchase a family or individual membership for my camper by April 30 and maintain it in good standing through the last date of camp enrollment. Additionally, I must notify the YMCA to request a rate adjustment.