



Non-Sufficient Funds (NSF) Process for Health, Fitness and Aquatics Membership

As per the *Membership Registration Form*, the YMCA is not responsible for bank fees incurred due to NSFs. Balances owing must be paid in full to access the facility, or to cancel. It is the member's responsibility to update changes to payment and contact information (e.g. credit card expiration dates, mailing address, email address). Payments are non-refundable and we do not provide refunds or credits for non facility usage.

Step 1- Pre-Authorized Payments (PAPs)

- Credit card payments- after initial payment date, the system will try one time, every five days up to three times to collect payment. Bank account payments- after initial payment date, the system will not try to take the payment again (to avoid NSF bank fees to the customer). Members will still have access to YMCA facilities for one month from initial payment date. The *Collections Administrator* will turn off the auto renewal of the payment after 10 days without payment and deactivate the membership- no access. CPFY and MTY- monthly payments, CLY- bi-weekly payments.

Step 2- Day 1- When a member with Non Sufficient Funds / has a balance owing on their account, the *system* (ActiveNet) sends an email notifying the member about the failed payment.

Step 3- Day 10- After 10 days without receiving a payment a member will be contacted again via email or a phone call, notifying the member directly about the failed payment from the *Collections Administrator*.

Step 4-Day 17- If we have not received the payment after 7 days from the last contact, the member will receive a phone call from the *Collections Administrator*, notifying payment needs to be made.

Step 5- Day 24- If we do not have the payment 7 days after the last contact the member will receive a written letter via mail from the *Collections Administrator* notifying that we are still expecting the payment to be made.

Step 6- Day 44- If we do not receive the payment after 10 business days after the letter was delivered, they will be sent to a third party credit management service. Once the account is sent to a third party collections agency, it is responsible for further communication and it will impact the account holder's credit rating. The YMCA cannot remove the record from the credit report at this point.

Collections Administrator- collections@nl.ymca.ca or 709-631-3875