



Non-Sufficient Funds (NSF) Process for Child Care and Day Camp

As per the YMCA Child Care Waitlist and Registration Application Form and Online Day Camp registration Form, the YMCA of NL is not responsible for bank fees incurred due to Non-Sufficient Funds (NSFs). Balances owing must be paid in full to have child care provided or to withdraw/cancel enrollment.

It is the payer's responsibility to update changes to payment and contact information (e.g., bank account information, mailing address, email address, telephone number changes, etc.).

Payments are non-refundable and we do not provide refunds or credits for non-usage of services.

Pre-Authorized Payments (PAPs):

Pre-Authorized Credit card payments (Day Camp only) - full payment is due upon registration (exception YMCA Financial Assistance program applicants). ONLINE registration only.

Bank Account Payments - payments are scheduled to process on the 01st and 15th of each month to the banking information provided on the registration form. Note that payment processing may be delayed if these payment dates fall on a holiday or weekend. After the initial payment date, the *system* (ActiveNet), will not try to charge the payment again (to avoid NSF bank fees to the payer). Payments may take up to 7 business days to process, depending on the payer's financial institution.

The YMCA offers the option of a re-payment plan to help process any outstanding fees on the payer(s) account. Child Care services will be suspended and withdrawn until payment is made in full. If services are withdrawn, the payer will need to re-apply and be placed on the child care waitlist.

In the event a payment does not process, the following steps are implemented by the Collections Administrator:

Step 1:

For any payer that has selected the pre-authorized payment method of bank account, they will receive an email from the YMCA Collections Administrator once a Non-Sufficient Funds/ or balance owing has occurred. Depending on the financial institution, failed payments can take up to 7 business days to be recognized by the *system* (ActiveNet). This email is notification of



the failed payment.

Step 2:

The YMCA Collections Administrator will notify the payer(s) on the account via phone or email within 7-10 business days of the outstanding balance on their account being recognized. At this point, a payment could be made or a re-payment plan could be created.

Step 3:

If the outstanding fee has not been paid or a payment plan was not made 14 days after the initial point of contact, the YMCA Collections Administrator (collections@nl.ymca.ca) will turn off the auto-renewal of the payment. After 14 days without payment, the Collections Administrator will contact the payer(s) via email or phone to inform them that services will be withdrawn if payment is not made within 7 days.

Step 4:

If the payment is not made after the final call or email from the YMCA Collections Administrator, The Payer(s) on the account will receive the final point of contact from the YMCA Collections Administrator in which a letter will be sent to the mailing address on file outlining that their account will be sent to a third party collections agency. Balances sent to the third party collections agency impact the Payer(s) credit rating and once the balance is transferred to the third party collections agency, any further contact and communication will come from them. The YMCA cannot remove the record from the credit report once it has been sent to the third party collections agency.

To contact the YMCA Collections Administrator, please email at collections@nl.ymca.ca or by phone at 709-631-3875.