

Shine On

## **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, telephone number, etc.).

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

Once a member has paid the outstanding balance (NSF), the membership if not expired will renew on the day of month as before and at the same posted fee. If expired, the membership will need to be reactivated. Upon reactivation, that membership period's fee is due. In the situation where the membership has been inactive for 6 months or more, the Joiner Fee may be applicable. In addition, the date the NSF was paid would be the new renewal date. If needed, members can apply for the YMCA Financial Assistance Program.

When the outstanding balance (NSF) is paid, the member also has the option to cancel. All terms of your YMCA centre's Cancellation Policy would apply. For more on Cancellation Policy, visit our website at <https://ymcanl.com/> or contact your nearest YMCA centre.

### **Pre-Authorized Payments (PAPs):**

Credit card payments- after initial payment date, the system (Active Net) 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 membership period from initial payment date. The YMCA Collections Administrator will turn off the auto renewal of the membership after 10 days without payment which will deactivate the membership- no access. Upon deactivation, members will not be able to avail of programs they were previously enrolled in. Some examples include Group Swim Lessons or Group Fitness programs. (Ches Penney Family YMCA and Marystown YMCA - monthly payments, Central Labrador YMCA and Placentia Regional YMCA- bi-weekly payments).

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

### **Step 1:**

For a member that has selected the pre-authorized payment method of **credit card**, they will receive an email from the *system* (ActiveNet) once a Non-Sufficient Funds/ or balance owing has occurred. This email is notification of the failed payment.

For a member 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 member's 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:**

After 10 days without receiving a payment, the payer will be contacted by the YMCA Collections Administrator again via email or a phone call, notifying them directly about the failed payment.

### **Step 3:**

If the payment has not been received after 7 days from the last contact, the member will receive a phone call from the YMCA Collections Administrator, notifying payment needs to be made.

### **Step 4:**

If the payment has not been received 7 days after the last contact, the payer will receive a written letter via mail from the YMCA Collections Administrator notifying that payment is still due.

### **Step 5:**

If the YMCA does 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, this collections agency 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.

To contact the YMCA Collections Administrator, please email at [collections@nl.ymca.ca](mailto:collections@nl.ymca.ca) or by phone at 709-631-3875.