



FOR YOUTH DEVELOPMENT  
FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

## Stuart C Gildred Family YMCA Refund Policy

### Membership

#### Payment/Credit/Refunds Policy

Our expenses are the same no matter who attends classes or activities, therefore, we cannot allow credits or refunds for missed classes or activities.

The YMCA reserves the right to cancel a program due to low enrollment or other circumstances, in which case a full refund will be given.

Members have the right to cancel reservations under the following refund policy:

- Cancel more than one week in advance of the program and receive a full refund.
- Cancel less than one week prior to the start of a program, no refund or credit will be given.

#### Membership /Freezes

Pre-approved medical freezes with a doctor's verification will be accepted.

#### Bank Drafts and Credit Card Drafts

Bank and credit card draft memberships are continuous memberships. **A 30-day written notice is required to cancel a membership prior to the next draft date.**

It is the member's responsibility to check monthly statements to ensure the proper amount is being deducted from their account and when necessary that the cancellation has taken effect. Contacting your bank or credit card company does not cancel your draft. The YMCA does not take the responsibility to cancel your draft when written notice is not provided. No refunds will be given for a draft that occurs during the interim. Any payment not received within 30 days may be forwarded to collections.

### Summer Camp

#### Payment Policy

At time of registration, camps may be **paid in full** with cash, check or credit card. Otherwise, a **non-refundable non-transferable** deposit of \$20 per week is required to reserve each camp in which you wish to register your child and EFT information is required in order to draft your checking account or credit card for the remaining fees (minus the deposit). Failure to pay on time will result in loss of space and deposit.

#### Cancellations/Changes

Camp additions, changes, and cancellations require an add/change/cancel form in person at the Stuart C Gildred Family Y. **The \$20 deposit per camp is non-refundable.** We can accommodate schedule changes on a space availability basis.

If no notice is received for a change or withdrawal, camp fees will be charged and are non-refundable. Promotional rates expire and are not available after March 31. See add/change/cancellation form for more details. In order to receive a refund due to cancellation, two week written notice must be provided to the Camp Director.

### **Credit/Refunds/Non-Sufficient Checks**

Refunds, not including deposits, will be issued only with approval from the Program Director, and when two weeks **written notice** is provided. Refunds are processed through our Association Office and usually take 2-4 weeks for processing. If paid by credit card, fees will be refunded directly back to the credit card. Any payment not received within 30 days may be forwarded to collections.

## **Childcare**

### **Payment Policy**

All payments are due weekly. Payment options include the following:  
EFT (Electronic Funds Transfer).

Families who register online or who sign up for this service will automatically be scheduled for weekly payments on Saturdays. This is a hassle-free way to ensure your tuition payment is on time and to avoid late fees. Your weekly payment will be charged on Saturday at 12:01 am, prior to the week of care.

Pay online by accessing your account. Once logged in, you may update payment information, make weekly payments, print receipts, and manage your account.  
Visit: <https://apm.activecommunities.com/ciyymca/Home>

If there is a situation where your draft or an online payment is not possible a phone payment may be made by calling the YMCA.

Splitting balances between multiple parties is not available.

### **Credit/Refunds/Non-Sufficient Checks**

Refunds will be issued only with approval from the Program Director and when 30 days **written notice** is provided. Refunds are processed through our Association Office and usually take 4-6 weeks for processing. There is a \$20 service fee applied on all checks returned for any reason. Two failed drafts will result in suspension of child care. Payment and a \$20 service fee must be received before your child may return to the program. Any payment not received within 30 days may be forwarded to collections.

## **Youth and Government**

### **Payment/Refund Policy**

- Deposits are nonrefundable and nontransferable.
- All fees paid to California YMCA Youth and Government are non-refundable.
- There are no refunds for Trainings and Elections I
- Cancellations for Trainings and Elections II and Sacramento must be submitted in writing no later than November 1<sup>st</sup>.
- Refunds may be requested, but are at the discretion of the Sports and Youth Development Director.