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FOR HEALTHY LIVING  
FOR SOCIAL RESPONSIBILITY

## **Membership Billing Terms and Conditions**

*Effective January 1, 2026*

### Payment Authorization & Terms

- I understand that my membership dues will be drafted on either the 1st or the 15th of each month.
  - A draft on the 1st covers membership through the end of that month.
  - A draft on the 15th covers membership through the 14th of the following month.
- I agree to pay a \$0.45 processing fee for each ACH (bank draft) transaction and a 2.92% service fee for each credit card transaction. These fees are charged by third-party processors to cover transaction costs and are not retained by the YMCA.
- I understand that my draft may occur on or after the scheduled date and may take up to three (3) business days to process depending on my financial institution.
- I understand that if a payment is declined, the YMCA will continue to attempt collection for up to 90 days. My membership will be terminated after 30 days of nonpayment, and a \$25 fee will apply to all declined payments or returned checks.
- I agree to promptly update the YMCA with any changes to my payment method, bank account, or contact information.
- I understand that membership rates may change. The YMCA will provide at least 30 days' advance notice of any changes by email or



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mail. If I do not cancel before the effective date, I agree to the revised rate.

- I acknowledge that my membership type may be changed automatically if members on your account age in or out of your current membership type.
- I acknowledge that acceptance of this authorization, including all transaction and returned-payment fees, is a condition of membership. The YMCA may suspend or terminate my membership for nonpayment after reasonable notice.

### Cancellations and Refunds

- I understand that to avoid being billed for the next cycle, I must submit a cancellation request at least three (3) business days before my next scheduled draft. Because dues are prepaid, I will retain access to YMCA facilities through the end of the current billing cycle.
- I acknowledge that membership dues are non-refundable once a billing cycle begins.
- I understand must be submitted by the primary account holder using any of the following methods:
  - In person
  - In writing via email to [welcomecenter@skagitymca.org](mailto:welcomecenter@skagitymca.org)
  - I understand that voicemail/phone call requests will not be accepted.



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- I understand that if I cancel my membership while enrolled in a paid YMCA program, I will be charged the difference between the member and community participant rate for that program.
- I agree to confirm my cancellation by obtaining a cancellation-confirmation email from the YMCA. If I do not receive confirmation, I understand it is my responsibility to follow up with the YMCA.
- I understand that if a payment is returned, my bank and/or the YMCA may assess fees, and the YMCA may attempt a re-draft.
- I understand that I will need to pay any outstanding balance before restarting a membership
- I understand that any account credits issued as part of a refund are non-transferable and are available for use for up to twelve (12) months from the date of issuance. Any remaining unused balance after that time will be removed from the account.
- I understand that any billing discrepancies must be reported within 60 days. Charges older than 60 days are not eligible for dispute or refund, regardless of use of the facility.
- I understand that paid programs have a separate cancellation/refund policy.

### Membership Holds

- I understand that I may place my membership on hold once per calendar year for up to three (3) months if my account is in good standing with no missed payments or outstanding balances.



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- I agree to submit hold requests in writing via email to [welcomecenter@skagitymca.org](mailto:welcomecenter@skagitymca.org) or in person at the Welcome Center during business hours. I understand that voicemail requests will not be accepted.
- I understand that hold periods begin at the start of the next billing cycle after the YMCA receives my request.
- I understand that my membership cannot be placed on hold if anyone on my account is enrolled in an active YMCA program.
- I agree that billing will resume automatically at the end of the approved hold period unless I submit a written cancellation request at least three (3) business days before the hold expires. I understand that the YMCA will not send reminders before billing resumes.