

Member Automated Clearing House (ACH) Payment Policy

The Mason City Family YMCA offers automatic electronic payments through Automated Clearing House (ACH) withdrawals as a convenient way for members to pay monthly membership dues and other authorized YMCA charges.

1. ACH Authorization

By enrolling in ACH payments, the member authorizes the Mason City Family YMCA to electronically withdraw authorized payments from the bank account provided by the member.

The member is responsible for ensuring that all banking information provided to the YMCA is accurate and current.

2. Automatic Monthly Payments

Membership dues will be automatically drawn on the 5th day, the first business day following the 5th, of each month. The signed authorization is on the payment methods of the membership application. The member agrees to maintain sufficient funds in the designated account to cover scheduled payments.

3. Changes to Bank Information

Members must notify the YMCA promptly if there is a change to their:

- Bank account
- Routing number
- Financial institution
- Account type
- Other information needed to process the ACH payment

Failure to update banking information may result in a returned payment or interruption of membership services.

4. Returned or Declined Payments

If an ACH payment is returned or declined due to insufficient funds, an invalid account, closed account, or other banking issue, the member remains responsible for the balance due and any charges incurred from the banking institution.

The YMCA will charge a returned-payment fee. The YMCA may also reprocess the payment or require payment by another approved method. Effective January 2027, the return charge is \$5.

Outstanding balances may result in suspension of membership privileges until the account is brought current.

5. Membership Cancellation

Members who wish to cancel their membership must follow the YMCA's established membership cancellation procedures.

For monthly memberships, cancellation requests must be received by the **25th of the month prior to the month the cancellation is to take effect** in order to avoid the next month's membership draft.

Simply stopping an ACH payment does not constitute cancellation of a YMCA membership.

6. Updating or Canceling ACH Authorization

Members may request to change or discontinue their ACH payment method by contacting the YMCA Membership Services Team or following the YMCA's approved cancellation or payment-update procedures.

Cancellation of ACH payments does not eliminate any outstanding balance owed to the YMCA.

7. Unauthorized or Incorrect Payments

Members should promptly contact the YMCA if they believe an ACH payment was processed incorrectly or was not authorized.

The YMCA will review the member's account and work to resolve verified errors in accordance with applicable payment-processing requirements.

8. Payment Information Security

The YMCA takes reasonable steps to protect members' payment information. Members should provide banking information only through YMCA-approved payment methods and should not send sensitive banking information through unsecured email, text messages, or social media.

9. Questions

Questions regarding ACH payments, membership billing, or changes to payment information may be directed to the **Mason City Family YMCA Membership Services Team** at the YMCA front desk or by

email to info@masoncityymca.org.