

AUTHORITY TO DRAW ACH DEBITS, CREDIT CARDS, OR OTHER DRAFTS FOR MEMBERSHIP PAYMENTS

To the YMCA: I have given authority to the bank or credit card issuer named above to honor preauthorized debits drawn by you on my account for membership payments as indicated above. It is understood that the draft on my account shall constitute valid notice of such payment due on my membership. When the bank or credit card issuer honors the payment, my account statement shall constitute receipt for the payment. Should any preauthorized credit or bank draft not be honored by the issuer when received by them, then it is understood that the payment has not been made and I am responsible for making the payment directly to the YMCA.

MEMBERSHIP CANCELLATION POLICY

Member Right to Immediate Cancellation: You may cancel your membership without penalty or further obligation during the first thirty (30) days of your membership by submitting in writing your notice of cancellation. All membership fees paid to the YMCA, including the joining fee, will be refunded to you.

Member Ongoing Right to Cancellation: After the first thirty (30) days of membership, you may cancel the remainder of your membership at any time by giving the YMCA thirty (30) days written notice. Joining Fees are NOT refundable after the first thirty (30) days of membership.

BANK DRAFT/CREDIT CARD AGREEMENT

- Bank Draft/Credit Card is a continuous membership plan. I understand that my membership will remain in effect permanently or until I initiate its termination in writing.
- I understand that if I wish to terminate or change my membership in any way, I must give the YMCA a thirty (30) day written notice.

MEMBER CODE OF CONDUCT

The YMCA of Central Massachusetts is committed to providing a safe and welcoming environment for all members and guests. To promote safety and comfort for all, we ask individuals to act appropriately at all times when they are in our facilities and/or participating in our programs. We expect persons using the YMCA to behave in a mature and responsible way and to respect the rights and dignity of others. Our Code of Conduct does not permit language or any action that can hurt or frighten another person of that falls below a generally accepted standard of conduct; specifically:

- Inappropriate attire including offensive wording on shirts or accessories;
- Angry or vulgar language including swearing, name-calling or shouting;
- Physical contact with another person in an angry or threatening way;
- Any demonstration of sexual contact or activity;
- Harassment or intimidation by words, gestures, body language or any other menacing behavior;
- Theft or behavior which results in the destruction of property;
- Carrying or concealing any weapons or devices/objects which may be used as weapons;
- Using or possessing illegal chemicals or alcohol in or on YMCA property or at YMCA sponsored programs;
- Any other conduct of an inappropriate, threatening or offensive nature;
- Loitering is not permitted inside or outside the YMCA.

Members and Guests are encouraged to politely inform any person whose behavior threatens their safety or comfort. YMCA staff members are always available to assist should the matter not be resolved promptly. Members and Guests should not hesitate to notify a staff member if assistance is needed.

All reported incidents will be reviewed by YMCA Management. When a violation of the Code of Conduct has occurred, the decision to suspend or terminate YMCA membership privileges will be made by YMCA Management.

The YMCA and its property is a smoke-free environment.

- The YMCA may, at its discretion, adjust the monthly rate it charges for my membership. I understand I will receive at least thirty (30) days notice prior to any change.
- Should a draft not be honored by my bank for any reason, I understand that the YMCA will expect payment for that month and add to it a service charge. The YMCA service charge is in addition to any service charge your bank may charge.
- I understand that after two (2) unpaid drafts, the YMCA will immediately terminate my membership until I have brought all payments up to date.

OTHER MEMBERSHIP POLICIES

- Membership Cards remain the property of the YMCA and must be surrendered upon termination of my membership.
- If lost, there will be a fee to replace my membership card.
- If your membership lapses for thirty (30) days or less you will not be charged a re-joining fee.
- If your membership is terminated and it has been more than thirty (30) days, you will be charged a re-joining fee.
- The YMCA is not responsible for lost or stolen items.
- **By participating in programs, I am acknowledging that my photo may be used in YMCA or non-YMCA publications. I do not wish for photos from my membership or my family membership to be used in any media form. _____ (initial here)**