HALIFAX TROJAN
AQUATIC CLUB

MEMBERSHIP DUES POLICY

Policy Approved by the Board of Directors on October 21, 2026

The Halifax Trojan Aquatic Club (the "**Club**" or "**HTAC**") is a non-profit competitive athletic club that charges membership dues. Membership in the Club includes the right to participate in Club activities at the appropriate level of programming.

I. Definitions

Age Group Swimmers: Swimmers who are registered with HTAC and routinely train with HTAC for the Season and typically attend competitions. Age Group Swimmers are not Varsity Swimmers.

Registration Fee: The non-refundable fee payable by Age Group Swimmers when registering with HTAC for a Season. The Registration Fee includes 1/10 of the annual membership dues for an Age Group Swimmer, their Swim Nova Scotia and Swimming Canada membership fees, and a one-time equipment cost.

Season: The swimming season that runs from September through August of the following year. Not all swimming groups within HTAC will have activities planned for the entire Season.

Varsity Swimmers: Swimmers who have a current registration with a university or college swim team through Swimming Canada, and who do not routinely train with HTAC during the Season.

II. Annual Membership Dues – Age Group Swimmers

1. **Membership Dues Cover Club Costs:** The Club charges annual membership dues to pay for the costs of providing programming to its members during the Season. These costs primarily include coaching costs and pool time. However, they may include other training costs such as dryland, mental performance coaching, nutrition advice, etc.

2. **Dues Established Based on Training Group:** The annual dues payable by each Club member vary based on the training groups within the Club. Swimmers within the same training group will generally pay

the same amount, unless other parts of this Policy apply, such as the “Late Start” or “Family Discount” sections.

3. **Costs Not Included in Dues:** Annual membership dues do not cover all costs of participating in programming offered by or through the Club. The following are examples of costs not included in annual membership dues, and which must be paid by each member as the costs arise throughout the Season:

   3.1. Swim Meets: Swimmers registering in competitions (swim meets) will be charged the entry fees for that meet as of the meet entry deadline. The entry fees will be visible to members prior to registering for the meet.

   3.2. Training Camps and Travel Meets: Training camps and competitions outside HRM. These costs can include travel, meals, accommodation, coaching and chaperone costs, etc.

   3.3. Swim Gear: The Club provides one swim cap and team shirt upon payment of the Registration Fee (described below). All additional swim gear, such as caps, clothing, fins and snorkels, competition suits, etc. are not included in the membership dues.

   3.4. Swim Canada and Swim Nova Scotia Membership Fees: Age Group Swimmers must pay for membership in Swimming Canada and Swim Nova Scotia when registering with the Club.

III. Registration – Age Group Swimmers

1. **Swimmers Must Register:** Swimmers must register with the Club before training or competing with the Club in a given Season. To complete registration a swimmer must (i) pay the Registration Fee; and (ii) establish a payment plan for payment of membership dues.

2. **Registration Fee:** The Registration Fee includes: (i) the first month’s membership dues, equivalent to 1/10 of the applicable annual membership dues for the swimmer; (ii) the swimmer’s Swimming Canada and Swim Nova Scotia membership fees; and (iii) an equipment fee for a HTAC swim cap and team shirt.

3. **Payment Plan Options:** All Age Group Swimmers joining the Club at the start of the Season must have a payment plan in place no later than September 15th for the annual membership dues (less the amount paid in the Registration Fee). The three payment plan options are as follows:

   3.1. Payment of the full annual membership dues by cheque, credit card, or e-transfer by Sept 15th.

   3.2. Payment of annual membership dues in nine monthly installments by Pre Authorized Debit (PAD) from Oct 15 - Jun 15. Only one PAD per family per month is permitted. There is a 1% charge for payment through monthly installments via PAD.

   3.3. Payment of annual membership dues in nine monthly installments by credit card from Oct 15 - Jun 15. There is a 3% charge for payment through monthly installments via credit card.

4. **Registration After September 15:** Swimmers joining the Club after Sept 15th must pay the non-refundable Registration Fee at the time of registration and establish a payment plan for payment of the remaining membership dues. The payment plan may be based on one of the three options set out in paragraph III.3

above. Swimmers joining the Club after October 31st will pay reduced membership dues as set out in Section IV.

IV. Pro-Rated Membership Dues – Age Group Swimmers

Age Group Swimmers who join the Club after the start of the Season will pay reduced membership dues, prorated based on the point in the Season that the swimmer joins the Club. Dues will be prorated based on the following start date ranges:

Date Range	Annual Dues Payable
September 1 – October 31	100%
November 1 – December 31	80%
January 1 – February 28	60%
March 1 – April 30	40%
May 1 – May 31	20%

V. Family Discounts – Age Group Swimmers

1. **Eligibility for Family Discounts:** The Club offers a discount to annual membership dues to families with multiple swimmers in the Club. To be eligible for a family discount, all swimmers must be registered under the same family account and share the same household address. A family with multiple swimmers in the Club but that does not meet these criteria can contact the Club's registrar for consideration.

2. **Discount Level:** A family with more than one Age Group Swimmer registered with the Club will receive a five percent discount to the membership dues payable for each additional swimmer after the first. The five percent discount applies to membership dues only.

3. **Withdrawal from HTAC:** If a swimmer withdraws from the Club and causes the swimmer's family to no longer meet the criteria for payment of discounted membership dues under this section of the Policy, the remaining swimmer may be required to commence paying non-discounted annual membership dues. The Club retains the discretion to permit the remaining swimmer to continue to pay discounted membership dues.

4. **Joining Mid-Season:** Where a family has an additional swimmer or swimmers join the Club after October 31st, the five percent discount set out in this section of the Policy will apply to the pro-rated annual membership fees otherwise payable by the additional swimmer(s).

5. **Varsity Swimmers Not-Eligible:** Varsity Swimmers are not eligible for family discounts. Further, a Varsity Swimmer who is part of the same family as an Age Group Swimmer will not make the Age Group Swimmer eligible for a family discount.

VI. Group Changes – Age Group Swimmers

1. **Dues Changes Due to Movement:** At certain points during the year, a coach may recommend that a swimmer move within the Club's training group structure. Since membership dues are based on a swimmer's training group, this may affect the membership dues the swimmer is required to pay. The

Club will communicate with the parent(s) about the recommended change in group, the difference in membership dues, and the parent(s) and Club will agree in writing to any change in dues.

VII. Withdrawal & Payment / Refund of Dues – Age Group Swimmers

1. **Withdrawal:** A swimmer who wishes to withdraw from the Club during the Season must notify the HTAC office in writing (email is acceptable), specifying the withdrawal date. The withdrawal date cannot be earlier than the notification date (retroactive withdrawal requests are not considered).

2. **Balance of Membership Dues:** Membership dues are based on the costs for each swim group for the number of weeks they train, as well as costs incurred on the behalf of the entire club. As such, monthly installments of membership dues do not represent the amount owing for a month of swimming. Early withdrawal may result in a balance owing even if a member's account is current on the installment plan. The balance owing will be assessed based on the table below, and any dues balance owing or refund will be communicated to parents:

Withdrawal Date	Dues Refund
Prior to September 30	90%
October 1 – January 31	50%
February 1 or After	0

3. **No Refund of Charges Incurred:** All outstanding amounts already charged to a member 's account, including but not limited to, outstanding orders for team suits and equipment, away travel fees (see travel payment policy) and social events, remain owing and must be paid before withdrawal from HTAC membership.

4. **Extenuating Circumstances:** Withdrawals and requests for financial consideration due to extenuating circumstances such as medical concerns may require additional documentation.

5. **Swimmers in First Season:** Notwithstanding paragraph VII.2 of this section, if a swimmer is swimming with HTAC in their first season with a winter swim club and withdraws, the following apply:

   5.1. If the swimmer withdraws within the first two weeks of their practice schedule start, the 10% of membership dues which would ordinarily be forfeited may be waived.

   5.2. If the swimmer registers mid season and then withdraws within two weeks of that registration date, the dues owing may be waived.

These considerations are a balance of the risk to the club for year-long cost commitments in salary and pool bookings and the understanding that the program may not be what new swimmers expected. Returning swimmers to HTAC or swimmers transferring from other winter swim teams are expected to understand the nature of the commitment and are not extended the same considerations.

VIII. Varsity Swimmers

1. **Varsity Swimmer Fees:** Varsity Swimmers who join HTAC are usually registering after the end of the varsity swimming season and are usually graduates of the HTAC age group program. However, they may also be students on co-operative work terms in the Halifax area or students of Halifax area universities who choose to stay in the Halifax area and compete beyond the university competition calendar. Due to their specific circumstances, **Varsity Swimmers are the only membership group who are able to commit on a monthly basis** and do not pay annual membership dues.

2. **Varsity Swimmers Must Register**: Any Varsity Swimmer who wishes to train with HTAC, even occasionally, must register with HTAC. Varsity Swimmers do not need to pay the Registration Fee when registering and do not need to have a payment plan in place.

3. **Varsity Swimmers Must Notify Club:** Varsity Swimmers must notify the Head Coach and the Office Manager in writing of their intent to begin training with HTAC and set up payment arrangements.

4. **Monthly Fee:** Varsity Swimmers who choose to train with HTAC will be subject to a monthly fee. Payments are expected to be made in full at the start of each month via arrangement with the HTAC office.

    4.1. The monthly fee includes coaching costs and pool time. It may include additional resources such as mental performance coaching and nutrition seminars at the discretion of the head coach.

    4.2. The monthly fee does not include meet fees for any sanctioned competition. Varsity Swimmers will be invoiced separately for the meet fees of any competitions that they choose to attend.

    4.3. The monthly fee does not include any other costs such as equipment or clothing, travel training camps, the costs competing outside HRM (which can include competition swimsuits, travel, coaching and chaperone expenses, accommodation, and food costs).

5. **No Volunteer Requirement:** Varsity Swimmers do not have a commitment under the Club Volunteer Requirements Policy.

IX. Payments & Account Status

1. **Payment Method for Dues:** HTAC will accept payment for membership dues via cheque, e-transfer (payments@htac.ca), credit card or pre-authorized debit.

    1.1. Cheque and e-transfer can be used to pay the full amount of annual membership fees.

    1.2. Credit card payments will be assessed a 3% surcharge to cover administrative and processing costs.

    1.3. Payments made via Pre-Authorized Debit will be assessed an additional administrative fee of 1%.

2. **Payment Method for Other Costs:** Payments for other costs such as apparel purchases, meet fees, and travel costs can be made using the payment method on file with the office.

3. **NSF:** The cost of NSF processing will be passed on to the family account. Repayment of any NSF amount (including any NSF processing) must be made within two weeks of notification from the Club or the account is considered overdue.

4. **Overdue Account Status:** An account is in arrears if fees charged for non-dues costs have not been paid when requested, and/or if an installment payable under a member's payment plan is missed or goes unpaid for any reason. The following apply when a member's account is in arrears:

4.1. Members with a ccounts one month in arrears will be contacted by the club administrator to establish a payment plan and timeline for bringing the account current.

4.2. Accounts in arrears for 2 months or more will be referred to the Club Treasurer.

4.2.1. The swimmer may be restricted from attending practice and will not be able to attend meets until an acceptable payment plan is in place.

4.2.2. Failure to comply with an agreed upon payment plan may result in the same restrictions being placed on the swimmer.

4.3. If the member and the Club cannot agree on a payment plan, the Club may address the outstanding dues or costs owing in whatever manner it deems appropriate.

4.4. Interest charges may apply to accounts in arrears.