ANNUAL FINANCIAL COMMITMENT (AFC) POLICY

2026-2027 Swim Season

Policy information	Details
Organization	Olympian Swim Club (OSC)
Policy Owner	Board of Directors
Administrative Lead	General Manager
Approval Authority	Board of Directors
Approval Date	October 26, 2026
Effective Date	November 1, 2026
Review Cycle	At least annually and after a major operational change
Version	1.0 (October 26, 2026)

Quick Guide: What Families Need to Know!

Important: This Quick Guide provides a summary of the AFC Policy. Families should refer to the full policy for complete requirements, definitions, eligibility rules, exceptions, and procedures. In the event of any discrepancy, the full AFC Policy governs.

- AFC has **two separate requirements**: Volunteer Service and Fundraising. Families must complete both.
- Volunteer Service is measured in **Service Credits**. Fundraising is measured in **dollars**.
- Service Credits must be completed before any eligible additional volunteer activity can be applied toward the Fundraising Requirement at the approved **70% conversion rate**.
- A family must complete one required **Premium Session** for each swimmer. Sibling rules do not apply.
- The first Premium Session earns **1.0 Service Credit**. Additional qualifying Premium Sessions may earn **1.5 or 2.0 Service Credits**, depending on the position, as noted on the event posting.
- The Fundraising Requirement is **$450 per swimmer**. No sibling reduction applies.
- Service Credits may be completed at any time before **August 31, 2027**. There is no longer a requirement to complete 40% by January.
- Families that complete at least one Service Credit but do not satisfy the full Volunteer Service Requirement are charged **$100 per outstanding Service Credit plus** the applicable proportionate administrative charge, up to a maximum of $200 per swimmer subject to AFC.
- The administrative charge is calculated proportionately based on outstanding Service Credits, up to a maximum of **$200 per swimmer** subject to AFC.
- Families who intend to complete no Service Credits must submit a Full Opt-Out Form within 30 calendar days of becoming subject to the Volunteer Service Requirement. Families who do not opt out, complete no Service Credits, and do not establish a sufficient completion plan following OSC notice will be subject to the **Non-Compliance Charge** under Section 10.4.
- Where this Policy permits a dollar amount to be applied to Fundraising or Member Account Credit (MAC), it is applied to **any outstanding Fundraising Requirement first**. Only the remainder may be applied to MAC.

1. Purpose

This policy establishes clear, fair, consistent, and administratively workable rules for the Olympian Swim Club Annual Financial Commitment (AFC). It separates the volunteer-service and fundraising components of AFC, explains how each obligation is fulfilled, and defines the consequences of opt-out, partial completion, missed sessions, and non-completion. The goals are to:

- support the Club's fundraising and operations;
- share volunteer responsibilities fairly among families;
- give families flexibility to choose available sessions throughout the season;
- make charges and credits predictable; and
- apply the same rules to families in similar situations.

2. Who This Policy Applies To

This policy applies to every Member Account with one or more swimmers registered in an AFC-eligible OSC program. It governs the Volunteer Service Requirement, Fundraising Requirement, opt-out elections, Service Credits, Fundraising Credits, premium-session treatment, transition credits, substitutions, cancellations, record corrections, non-completion charges, and exceptions.

Membership Participation Points (MPP), program fees, monthly dues, meet fees, travel charges, and other Club obligations are separate unless another approved policy expressly states otherwise.

AFC Service Credits and MPP are separate forms of credits governed by their respective policies. Where an activity is eligible to earn both, the official OSC posting must identify the AFC Service Credit and MPP value separately.

Where the same assignment is eligible under both policies, any consequences arising from a missed or incomplete assignment will be applied in accordance with the applicable policy terms. OSC will not impose duplicate financial penalties for the same missed assignment unless expressly provided by an approved policy.

3. Policy Authority and Responsibilities

The Board of Directors approves and amends this policy. Administration applies the approved rules but may not create new conversion methods, credit values, waivers, or family specific exceptions.

Role	Responsibility
Board of Directors	Approves the policy, annual schedule, transition rules, credit values, charges, and significant exceptions.
Treasurer	Oversees financial alignment, invoicing rules, reconciliation, and reporting.
General Manager	Maintains records, statements, invoicing, approved corrections, communications, and escalations.
Activity Leads	Verify attendance, completion, classification, replacements, and incidents.
Families	Monitor balances, register for sessions, confirm details, meet deadlines, and report errors promptly.

4. The Two Parts of AFC

Part	What the family must do	How it is measured
Volunteer Service Requirement	Complete approved AFC Sessions, including the required Premium Session.	Service Credits
Fundraising Requirement	Complete approved fundraising or pay the remaining amount.	$450 per swimmer

Important: Completing volunteer sessions does not remove the fundraising requirement. Fundraising more than required does not remove the volunteer requirement.

Example - Separate requirements: *A family completes all required Service Credits but raises only $300 of the required $450 for one swimmer. The family still owes $150 for fundraising.*

5. Key Terms / Definitions

Term	Plain-language meaning
Additional Premium Session	A qualifying Premium Session completed after the required Premium Session has already been satisfied.
AFC Session	An approved bingo, concession, casino, or other volunteer assignment that earns Service Credit.
Family account	The OSC account used to track all swimmers, credits, requirements, and charges for a family.
Full opt-out	A family formally chooses not to complete any volunteer Service Credits.
Fundraising Credit	A dollar amount applied only to the $450-per-swimmer fundraising requirement.
Mandatory Premium Session	The requirement that a family complete one designated Premium Session for each swimmer subject to the AFC requirement during the swimming season. Sibling rules do not apply. Other standard sessions do not replace it.
Member Account Credit (MAC)	A dollar credit applied to a family's OSC account. Where this Policy permits an amount to be applied to either Fundraising or MAC, the amount must first be applied to any outstanding Fundraising Requirement. Only the remaining amount, after the Fundraising Requirement has been fully satisfied, may be applied to MAC.
Premium Session	A designated high-demand or difficult-to-fill volunteer assignment that carries Service Credit value of **1.5 or 2.0**, as identified by the Club. Examples may include late-night shifts, virtual late-night shifts, concert events, fryer positions, grill positions, or other assignments designated by the Club.
Service Credit	A unit used to track volunteer work. It is not cash and cannot be refunded or sold by OSC.
Standard Session	A session worth 1.0 Service Credit.

6. Volunteer Service Requirement

6.1 Credits Required

Program category	Programs included	Credits per swimmer
Category 1 - Performance	Regional, Provincial, Senior Provincial, and National	10
Category 2 - Competitive Development	JAG, OW, JOW, and AGD Competitive	8
Category 3 - Non-Competitive	AGD Non-Competitive	4

6.2 Families With More Than One Swimmer

For siblings on the same family account, the highest individual requirement is counted in full. Each additional swimmer's individual requirement is counted at 50%.

> ***Example 1 - Two swimmers:*** *One swimmer is in Category 1 (10 credits) and one is in Category 2 (8 credits). The family requirement is 10 + 4 = 14 Service Credits.*
>
> ***Example 2 - Three swimmers:*** *The swimmers require 10, 8, and 4 credits individually. The family requirement is 10 + 4 + 2 = 16 Service Credits.*

6.3 When Credits May Be Completed

Families may complete their Service Credits at any time from September 1, 2026, to August 31, 2027. There is no requirement to complete 40% by January.

OSC will provide reasonable opportunities, but cannot guarantee a family's preferred activity, date, time, location, role, or enough preferred sessions late in the season. Families are responsible for checking their balance and registering early enough to complete the requirement.

6.4 When a Session Counts

A session earns credit only when the registered worker, or an approved replacement, completes the full assignment. Leaving early or completing only part of a session does not normally earn partial credit. An Activity Lead may approve credit where a documented emergency occurs and the Lead has authority to do so.

6.5 Extra Credits

Extra Service Credits cannot be banked or reserved for a future registration or obligation within the same season, carried into the next season, transferred to another family, or treated as having a cash value.

Eligible additional volunteer activity completed after the Volunteer Service Requirement has been satisfied may qualify for Fundraising Credit in accordance with Section 8.2.

7. Premium Sessions

7.1 The required Premium Session

For each swimmer subject to the AFC requirement, the family must complete one required Premium Session during the season. The sibling reduction applicable to the overall Volunteer Service Requirement does not reduce the Premium Session requirement. Completing the total number of credits through Standard Sessions does not replace the Premium Session requirement.

7.2 How Premium Sessions Earn Credit

Order completed	Credit earned	What it does
First qualifying Premium Session	1.0 Service Credit	Satisfies the applicable required Premium Session.
Later eligible $150 Premium Session	1.5 Service Credits	Counts toward the remaining volunteer requirement.
Later eligible $200 Premium Session	2.0 Service Credits	Counts toward the remaining volunteer requirement.

> ***Example 1 - First premium session:*** *A family's first late-night bingo is posted as a qualifying Premium Session. It satisfies the required Premium Session and earns 1.0 credit, even if similar sessions previously had a $150 or $200 value.*
>
> ***Example 2 - Additional premium session:*** *After the requirement is satisfied, the family completes another session posted as an eligible 1.5-credit Premium Session. That later session earns 1.5 Service Credits.*
>
> ***Example 3 - Two swimmers:*** *A family with two swimmers subject to AFC must complete two required Premium Sessions. The first qualifying Premium Session applied to each swimmer's requirement earns 1.0 Service Credit and satisfies that swimmer's Premium Session requirement. The family must therefore complete two qualifying Premium Sessions.*

7.3 The Posting Controls

A session receives premium treatment only if the official OSC posting clearly identifies it as premium and states its credit value. A description such as "concert," "late finish," or "chairperson" does not automatically make a session premium.

Credits are applied in the order sessions are completed. A family cannot later change the order to increase its credits.

8. Fundraising Requirement

The fundraising requirement is $450 per swimmer. The sibling reduction used for Service Credits does not reduce this amount.

Any amount still owing at the final deadline will be charged to the family account. Extra fundraising does not become Service Credit. Any treatment of fundraising above the required amount follows the Board-approved MAC or credit-conversion rules in effect when the credit is earned.

8.1 Ways to Meet the Fundraising Requirement

A family may satisfy the Fundraising Requirement through approved fundraising activities, direct payment, approved Fundraising Credits earned through eligible additional volunteer activities, or a combination of these methods. Approved opportunities may include 50/50 Raffle, chocolate sales, qualifying additional bingo or concession assignments, and other activities designated by OSC.

> ***Example 1 - Combination:*** *A family earns $275 in approved Fundraising Credits for one swimmer. The family may pay the remaining $175.*
>
> ***Example 2 - Two swimmers:*** *A family with two swimmers has a total fundraising requirement of $900.*

OSC must identify Fundraising Credit applicable to an activity before the activity is completed.

8.2 Converting Additional Volunteer Activity to Fundraising Credit

Once a family has completed its required Service Credit, eligible additional volunteer activities may be applied towards the Fundraising Requirement at 70% of the approved value of the activity, provided the activity was identified by OSC as eligible for conversion before it was completed.

The resulting amount is recorded as Fundraising Credit and applied only toward the family's outstanding Fundraising Requirement. It does not create additional Service Credits or a cash entitlement.

> ***Example - Converting:*** *A family has completed all of their required Service Credits and subsequently completes another late-night bingo session with an approved value of $150. At the 70% conversion rate, the family earns a $105 Fundraising Credit towards their outstanding $450 Fundraising Requirement.*

8.3 Bingo Chairperson Credit

Once the family's Fundraising Requirement has been fully satisfied, any subsequently earned Bingo Chairperson Credit will be applied to the family's MAC at 100% of its $25 value.

The Bingo Chairperson Credit is a separately approved incentive and is not subject to the 70% conversion rate in Section 8.2.

The $25 Bingo Chairperson Credit does not count as a Service Credit and cannot be used to satisfy the Volunteer Service Requirement.

The Bingo Chairperson Credit may be earned while the family is completing their Volunteer Service Requirement and is not subject to the requirement in Section 8.2 that the Volunteer Service Requirement first be satisfied.

> ***Example - Bingo Chairperson:*** *A family completes a bingo as the approved Chairperson and earns the posted Service Credit plus a $25 Bingo Chairperson Credit. If the family still has $100 outstanding toward their Fundraising Requirement, the $25 is applied to Fundraising, reducing the outstanding amount to $75. If the family has already fully satisfied their Fundraising Requirement, the $25 is applied to the family's MAC.*

8.4 Outstanding and Excess Fundraising Amounts

Any Fundraising Requirement remaining at the final deadline will be charged to the family account.

Fundraising Credit does not become Service Credits. Any fundraising or Fundraising Credits earned above the required amount will be treated in accordance with the Board-approved MAC or other credit rules in effect when earned, unless otherwise specified by the activity posting.

9. Registering, Cancelling, Replacements, and Missed Sessions

9.1 Registering

Families must use the approved registration system and confirm the date, time, location, role, qualifications, session type, and credit value.

9.1.1 Registration Priority

OSC may establish registration-priority periods for designated AFC Sessions to support equitable access for families with outstanding Volunteer Service Requirements or Premium Session requirements.

During a registration-priority period, eligibility may be limited based on criteria determined by OSC, including outstanding Service Credits, percentage completion of AFC requirements, or outstanding Premium Session requirements.

The eligibility criteria, priority period, and any release date must be identified in the official session posting.

Once the priority period ends, any remaining positions may be opened to all eligible families on a first-come, first-served basis.

Registration-priority periods are administrative tools intended to support volunteer participation and do not create a guaranteed right to any particular session, date, role or location.

> ***Example 1 - Families below 50% completion:*** *OSC posts a late-night bingo with 12 positions available. For the first 7-days after registration opens, registration is limited to families that have completed less than 50% of their Volunteer Service Requirement. After the 7-day priority period ends, any unfilled positions are opened to all eligible families. A family that has already completed 50% or more of their Volunteer Service Requirement may register only after the priority period has expired.*
>
> ***Example 2 - Premium Session priority:*** *OSC identifies a late-night bingo as a qualifying Premium Session. Registration is initially limited to families with one or more swimmers who still have an outstanding Premium Session requirement. After the advertised priority period, any remaining positions are opened to all eligible families. A family that has already satisfied all required Premium Sessions requirements may register during the general registration period if positions remain available.*
>
> ***Example 3 - End-of-season volunteer support:*** *As of June 1, OSC determines that a significant number of families still have more than 4 Service Credits outstanding. Registration for certain designated sessions may be limited for 14 days to families with outstanding AFC requirements. At the end of the priority period, any remaining positions may be opened to all eligible families.*
>
> ***Example 4 - Completed families may still earn Fundraising Credit:*** *A family has completed all required Service Credits by February. A designated bingo session is posted with a 7-day priority period for families that still have outstanding Volunteer Service Requirements. The family may not register during the priority period but may register once the session opens to all families. If an activity has been approved for Fundraising Credit conversion under Section 8.2, any credit earned after completion of the Volunteer Service Requirement will be treated according to the applicable fundraising-conversion rules.*

9.2 Replacement Workers

A family may arrange for a replacement worker who meets all applicable age, training, licensing, and venue requirements. The family must notify the Activity Lead before the session. The family remains responsible until the replacement worker successfully completes the assignment.

OSC is not responsible for locating, recruiting, training, supervising, negotiating with, or compensating replacement workers. Any arrangements made between a family and a replacement worker are entirely the responsibility of the family.

The family is responsible for ensuring that the replacement worker understands and complies with all event requirements, Alberta Gaming, Liquor and Cannabis (AGLC) policies, instructions, and expectations.

Replacement workers may include relatives, friends, or other individuals who are not otherwise prohibited from participating under applicable AGLC requirements, event requirements, or Club policies.

The Activity Lead retains the authority to assign, reassign, modify, or relocate volunteer duties as operational requirements dictate. Families are responsible for informing replacement workers that volunteer assignments may change during an event based on operational needs.

9.3 Prohibited Volunteer Arrangements

Families may not exchange, sell, purchase, transfer, or otherwise compensate another OSC family or member in exchange for completing a volunteer assignment on their behalf. This restriction is intended to support compliance with applicable AGLC requirements and the integrity of OSC's volunteer participation program.

No family may enter into any arrangement that is prohibited by AGLC requirements, charitable gaming licence conditions, or this Policy. Families are responsible for ensuring that any replacement-worker arrangement complies with applicable AGLC requirements.

Reference: AGLC's Charitable Gaming Policies Handbook, Commercial Bingo Handbook, and Bingo Licensee Terms & Conditions - Licensed Bingo Facility (Charities), and Casino Licensee Terms & Conditions (Charities).
https://aglc.ca/gaming/gaming-legislation-policies

Where there is uncertainty regarding whether a proposed replacement-worker arrangement complies with AGLC requirements, the family must obtain approval from OSC before the assignment is completed by connecting with the Activity Lead.

Any arrangement that contravenes AGLC requirements, this Policy, or Club volunteer requirements may result in disciplinary action.

9.3.1 Non-Compliance

Where OSC determines that a family has used a compensated replacement worker in violation of this Policy, all OSC families or members involved will be subject to the following consequences:

First Violation

- Suspension from registering for volunteer assignments for the remainder of the current quarter.
- Cancellation of any volunteer assignments already scheduled during the suspension period.
- Continued responsibility for meeting all AFC requirements.

Second Violation

- Suspension from registering for volunteer assignments for the remainder of the season.
- Continued responsibility for all AFC obligations and any applicable partial-completion charges, administrative charges, or full opt-out charges under this Policy.

9.4 Cancelling

A family must give at least 72 hours' notice and follow the rescheduling process. With less than 72 hours' notice, the family must contact the Activity Lead immediately and remain responsible for finding coverage unless an exception is approved.

Where at least 72 hours notice is provided and the required cancellation process is followed, the session will not be treated as a missed session and no missed-session charge will apply.

9.5 Missing a Session

A session is missed if the worker does not attend, leaves early without approval or a documented emergency, does not qualify for the role, or otherwise does not complete the assignment.

Occurrence	Charge and result
First missed AFC Session	$100 charge. No Service Credit is earned, and the credit requirement remains outstanding.
Second missed AFC Session	$250 charge. No Service Credit is earned, the requirement remains outstanding, and online registration is suspended until written approval is given.

> ***Example - Why the requirement remains:*** *A family misses a 1.0-credit session and pays the missed-session charge. The family must still complete or pay for the 1.0 Service Credit that remains owing.*

10. Opt-Out, Partial Completion, and Season-End Charges

10.1 Full Opt-Out

A family that intends not to complete any required Service Credits must submit a completed Full Opt-Out Form to the OSC Office within 30 calendar days of the swimmer becoming subject to the Volunteer Service Requirement.

For a swimmer who becomes subject to the Volunteer Service after the start of the season, including as a result of registration or movement into an AFC-eligible program, the 30-day period begins on the date the AFC requirement takes effect.

A family that submits a valid Full Opt-Out Form within the applicable 30-day period will be charged:

- $100 for every required Service Credit; plus
- $200 per swimmer as the full opt-out administrative charge.

The Fundraising Requirement remains separate and may also be paid in full at the time of opt-out.

> ***Example - Full opt-out for one Category 2 swimmer:*** *The swimmer requires 8 credits. The volunteer charge is $800 + $200 = $1,000. The separate $450 fundraising requirement also remains.*

A family electing Full Opt-Out from the Volunteer Service Requirement may also elect to pay its outstanding Fundraising Requirement at the same time. Payment of the Fundraising Requirement does not form part of, or reduce, the Volunteer Service opt-out amount. There is no administrative charge for the Full Opt-Out for Fundraising Requirement.

10.2 Partial Completion

A family that completes at last one required Service Credit but does not fully satisfy their Volunteer Service Requirement by the applicable deadline will be charged:

- $100 for each outstanding Service Credit, calculated proportionately; and
- the applicable proportionate administrative charge calculated under Section 10.3.

Outstanding Service Credits	Outstanding Service Credit Charge
0.5	$50
1.0	$100
1.5	$150
3.0	$300

The administrative charge applicable to partial completion is calculated separately under Section 10.3.

A family subject to partial completion under this section is not subject to the Full Opt-Out provisions under Section 10.1 or the Non-Compliance Charge under Section 10.4 for the same Service Credit shortfall.

> ***Example - Partial completion:*** *A family with one swimmer is required to complete 8 Service Credits and completes 7. The family has 1 Service Credit outstanding and is charged $100 for the outstanding Service Credit, plus the proportionate administrative charge calculated under Section 10.3.*

10.3 Administrative Charge and Calculation

Where a family completes at least one required Service Credit but does not fully satisfy their Volunteer Service Requirement, an administrative charge applies in addition to the outstanding Service Credit charge under Section 10.2.

The administrative charge is calculated proportionately based on the percentage of the family's required Service Credit that remains outstanding. The maximum administrative charge is $200 per swimmer subject to the AFC requirement.

The sibling reduction under Section 6.2 does not apply to the administrative charge. Each swimmer carries a separate maximum administrative charge of $200.

For purposes of calculating the proportionate administrative charge, the family's completed and outstanding Service Credits are measured against their total Volunteer Service Requirement under Section 6.2; however, the maximum administrative charge is $200 multiplied by the number of swimmers subject to the AFC requirement, without a sibling reduction.

Administrative Charge Formula

Administrative Charge = ($200 x number of swimmers) x (Outstanding Service Credits ÷ Required Service Credits)

> ***Example 1 – One swimmer:*** *A family with one swimmer is required to complete 8 Service Credits and completes 7:*
> - *Outstanding Service Credit charge: 1 x $100 = $100*
> - *Maximum administrative charge: $200*
> - *Administrative charge: $200 x (1 ÷ 8) = $25*
> - *The total amount owed is $125*

> ***Example 2 – One swimmer, 1.5 Service Credits outstanding:*** *A family with one swimmer is required to complete 8 Service Credits and completes 6.5:*
> - *Outstanding Service Credit charge: 1.5 x $100 = $150*
> - *Maximum administrative charge: $200*
> - *Administrative charge: $200 x (1.5 ÷ 8) = $37.50*
> - *The total amount owed is $187.50*

Example 3 – Two swimmers: *A family with two swimmers has a combined Volunteer Service Requirement of 14 Service Credits after applying the sibling calculation under Section 6.2. The family completes 10.5 Service Credits, leaving 3.5 outstanding.*

The sibling reduction does not apply to the administrative-charge maximum, so the maximum administrative charge is:

- *Two swimmers x $200 = $400*
- *Outstanding Service Credit charge: 3.5 x $100 = $350*
- *Administrative charge: $400 x (3.5 ÷ 14) = $100*
- *The total amount owed is $450*

The administrative charge under this section does not apply where the family is subject to the Full Opt-Out provisions under Section 10.1 or the Non-Compliance Charge under Section 10.4.

10.4 Non-Compliance: No Service Credits Completed, No Opt-Out Filed, No Completion Plan

A family that does not submit a valid Full Opt-Out Form within the applicable 30-day period is expected to fulfill the Volunteer Service Requirement under this Policy.

As of May 31 each year, the OSC Office will identify and provide written notice to any family that:

- has completed no Service Credits;
- has not submitted a valid Full Opt-Out Form; and
- does not have an approved exception or alternative arrangement with OSC.

Following notice, the family will have 10 calendar days to respond and demonstrate a reasonable plan to complete their Volunteer Service Requirement by August 31. This may include having sufficient eligible AFC Sessions (i.e., bingo, concession) already registered or registering for sufficient available AFC Sessions.

If a family does not respond within the 10-day period, or does not have sufficient eligible AFC Sessions scheduled to satisfy its outstanding Volunteer Service Requirement by August 31, the family will be invoiced for:

- $100 for each outstanding Service Credit; and
- $400 per swimmer as the Non-Compliance Charge.

Where the family has sufficient eligible AFC Sessions scheduled for completion by August 31, the family may continue to complete their Volunteer Service Requirement in accordance with this Policy.

Where a family subsequently completes one or more Service Credits before August 31, Section 10.4 ceases to apply and the family will instead be assessed under the Partial Completion provisions in Section 10.2, if applicable.

A family that completes one or more Service Credits but finishes the season with a remaining Service Credit shortfall will be treated as partial completion under Section 10.2 and will not be subject to the Non-Compliance Charge under this section.

Example 1 - One Swimmer: *A family with one swimmer is required to complete 8 Service Credits and completes none.*

- *8 Service Credits × $100 = $800*
- *Non-Compliance Charge = $400*

Total Amount Owing: $1,200.

Example 2 - Two Swimmers: *A family with two swimmers is required to complete 14 Service Credits and completes none.*

- *14 Service Credits × $100 = $1,400*
- *Non-Compliance Charges (2 swimmers x $400) = $800*

Total Amount Owing: $2,200.

The Non-Compliance Charge under this section replaces, and is not additional to, any administrative charge that would otherwise apply under Sections 10.1 to 10.3.

10.5 Payment Terms

A family that submits a valid Full Opt-Out Form will have the verified Full Opt-Out amount billed as a **single lump-sum charge on the family's next regular billing cycle**. Where the family also elects to pay the outstanding Fundraising Requirement through the Full Opt-Out Form, that amount will be included in the same billing.

A family assessed a Non-Compliance Charge will be invoiced for the amount owing in accordance with Section 10.4.

AFC charges assessed under Sections 10.1 to 10.4 must be paid in full as a single lump sum payment. OSC will not administer installment plans, payment arrangements, or monthly payments schedules for those charges.

10.6 Required Premium Session Not Completed

If a family completes the required total number of Service Credits but does not complete the required Premium Session, the family has not satisfied the Premium Session requirement.

Where a required Premium Session has not been completed, sufficient Standard Session credit(s) will be reallocated from the Volunteer Service Requirement and applied toward the Fundraising Requirement or MAC, as applicable, at the approved 70% conversion rate.

The family must still complete a qualifying Premium Session to satisfy the Premium Session requirement. Until a qualifying Premium Session is completed, the Volunteer Service Requirement remains incomplete.

Example – incomplete Premium Session*: A family is required to complete 8 Service Credits, including 1 Premium Session. The family completes 8 Standard Session credits but no Premium Session. One Standard Session credit will be removed from the Volunteer Service Requirement and converted toward fundraising or MAC at the 70% conversion rate. The family will still be required to complete a qualifying Premium Session to satisfy the Volunteer Service Requirement.*

10.7 No double charge for the same credit shortfall

OSC will not apply both the full opt-out amount and the partial-completion amount to the same outstanding Service Credits. Missed-session charges are separate because they relate to not attending a booked assignment.

11. Combining, Transferring, and Carrying Credits Forward

- A completed session receives only the Service Credit and Fundraising Credit stated in its official posting.

- A family cannot combine old dollar values to create Service Credits unless the approved Transition Schedule specifically allows it.
- Credits and requirements cannot be transferred between separate family accounts.
- OSC may allocate credits among swimmers on the same family account to administer sibling and Premium Session rules, but cannot increase the total earned or avoid a per-swimmer requirement.
- Credits do not carry into another season unless a written transition rule was approved before the work was completed.

12. New registrations, Withdrawals, and Special Circumstances

12.1 Registering after the season starts

Requirements for a swimmer who registers after the season starts will be prorated or assigned according to the Annual AFC Schedule. OSC will not increase an obligation retroactively.

12.2 Withdrawing from the Club

Withdrawing does not automatically cancel AFC requirements. Any adjustment will follow OSC's approved withdrawal, medical, and financial policies.

12.3 Medical, Compassionate, or Extraordinary Circumstances

A family may request an adjustment in writing. The request should explain the circumstances, the outcome requested, and provide supporting information where reasonably required. Decisions under this section follow the process described in Section 15.

13. 2026-2027 Transition Rules

Eligible work completed before the new policy takes effect, or during an approved transition period, will be handled under one Board-approved transition method. The same method and evidence requirements must be used for families in the same situation.

- The family must have a written OSC record showing that the work was intended for the 2026-2027 AFC season.
- OSC will honour a valid previously offered choice to apply eligible work to service, fundraising, MAC, or an approved combination.
- Eligible sessions historically designated at $150 receive 1.5 Service Credits during the approved transition period.
- Eligible sessions historically designated at $200 receive 2.0 Service Credits during the approved transition period.
- The required Premium Session still applies.
- After the transition ends, the normal rules in this policy apply. The transition does not create a rule for later seasons.

14. Records and Corrections

OSC will keep the official AFC record for each family account. Activity Leads provide completion information to the OSC Office.

Families must review their records and report an apparent error by the earlier of:

- 30 calendar days after the credit or charge is posted; or
- 10 calendar days after the final season statement.

OSC may correct clerical, duplicate, or misapplied entries. A correction must identify the reason, effective date, and approving authority. A new substantive rule cannot be applied retroactively to completed sessions unless it benefits affected members equally.

15. Exceptions, decisions, and appeals

All requests for an exception, adjustment, or appeal must be submitted in writing to the OSC Office. The submission must include:

- the relevant facts and circumstances;
- the specific decision, charge, or policy requirement being disputed;
- the outcome requested; and
- any supporting documentation reasonably required to assess the request.

The OSC Office will acknowledge receipt, maintain the official record, and refer the submission to the appropriate decision-maker identified below.

Matter	Decision-Maker
Routine record correction or application of a published rule	General Manager
Adjustment expressly permitted by this Policy or another approved OSC policy	Executive Board of Directors
Appeal of an administrative decision made by the General Manager or OSC Office	Executive Board of Directors
Proposed departure from policy, conflict of interest involving the Executive Board, significant financial effect, or precedent-setting matter	Board of Directors

15.1 Appeals

A family may appeal an administrative decision by submitting a written appeal to the OSC Office within **15 calendar days** after receiving written notice of the decision.

The OSC Office will refer the appeal and the relevant administrative record to the Executive Board of Directors. The Executive Board may:

- confirm the original decision;
- vary or reverse the original decision;
- request additional information;
- approve an adjustment already permitted under this Policy or another approved OSC policy; or
- refer the matter to the Board of Directors where the requested outcome departs from approved policy, creates a significant financial or operational precedent, or involves a conflict of interest.

The family will receive the decision in writing, including a brief explanation of the outcome.

15.2 Treatment of Disputed Charges

Where an appeal is submitted within the 15-calendar-day deadline, the **disputed portion of the charge will be placed on hold** until a written decision is issued.

Any amount that is not disputed remains payable in accordance with the applicable billing terms. Filing an appeal does not suspend other AFC requirements, deadlines, or undisputed charges.

If the charge has already been paid or collected, any amount reversed through the appeal will be credited to the family's OSC account or otherwise corrected in accordance with OSC's approved financial procedures.

15.3 Conflicts of Interest

A director who has an actual or reasonably perceived conflict of interest must not receive confidential supporting information beyond what is necessary for administrative processing, participate in deliberations, or vote on the matter.

Where a conflict prevents the Executive Board from considering the request fairly, the matter will be referred to the Board of Directors, excluding any conflicted director.

15.4 Finality and Records

Decisions of the Executive Board or Board of Directors under this section must be documented in writing and retained with the official AFC record. A decision applies only to the circumstances considered and does not amend this Policy or establish a general exception unless the Board of Directors expressly approves that result.

Schedule A - 2026-2027 AFC amounts and deadlines

Item	2026-2027 rule
Swim season	September 1, 2026, to August 31, 2027
Final completion deadline	August 31, 2027
Standard Session	1.0 Service Credit
First qualifying Premium Session	1.0 Service Credit and satisfies the applicable required Premium Session
Additional eligible $150 Premium Session	1.5 Service Credits
Additional eligible $200 Premium Session	2.0 Service Credits
Fundraising requirement	$450 per swimmer
Full opt-out replacement amount	$100 per required Service Credit
Full opt-out administrative charge	$200 per swimmer when a valid Full Opt-Out Form is completed and submitted within 30-calendar days of the swimmer becoming subject to the Volunteer Service Requirement
Partial-completion administrative charge	Proportionately calculated based on outstanding Service Credits, up to a maximum of $200 per swimmer. No sibling reduction applies to the $200-per-swimmer maximum.
First missed session	$100 missed-session charge; no Service Credit; requirement remains outstanding
Second missed session	$250 missed-session charge; no Service Credit; requirement remains outstanding; online registration suspended pending written approval
Cancellation notice	At least 72 hours
Premium non-completion consequence	Standard Session credit is reallocated in accordance with Section 10.6 at the approved 70% conversion rate, and the required Premium Session remains outstanding
Non-Compliance Charge	$400 per swimmer where the conditions in Section 10.4 are met. Replaces, and is not additional to, the Administrative Charge otherwise applicable under Sections 10.1 to 10.3.

Schedule B - Common examples

Situation	Result
The first qualifying late-night bingo is completed.	The applicable Premium Session requirement is satisfied and 1.0 Service Credit is earned.
A later eligible $150 Premium Session is completed.	1.5 Service Credits are earned because the required Premium Session was already satisfied.
All required credits are completed through Standard Sessions, but no Premium Session is completed.	Sufficient Standard Session credit is reallocated in accordance with Section 10.6 and converted at the approved 70% rate. The required Premium Session remains outstanding.
A family completes 7.5 of 8 credits.	A family completes 7.5 of 8 Service Credits. The outstanding 0.5 Service Credit results in a $50 charge. The proportionate administrative charge is $12.50, for a total amount owing of $62.50.
A family completes no credits and files no opt-out.	A family completes no Service Credits, files no Full Opt-Out Form, and does not establish a sufficient completion Plan following OSC notice under Section 10.4. The family is charged $100 for each outstanding required Service Credit plus the $400-per-swimmer Non-Compliance Charge.
A role is posted as 1.0 Service Credit plus $25 Fundraising Credit.	Only those posted amounts apply. An old or outside dollar value does not create extra credit.
A family privately pays an approved replacement.	The family receives the posted credit only if the replacement completes the session. OSC is not responsible for the private payment.
A family earns more Service Credits than required.	The extra credits have no cash value and do not carry forward unless the schedule said so before the work was done.