BILLING & PAYMENT POLICY

2026-2027 SEASON

1 MONTHLY BILLING

All program fees and member account charges are billed through PoolQ.
The regular billing date is the **15th of each month**. Charges posted during the month will be included in the next scheduled billing cycle.
Charges may include: program fees; meet fees; special events and activities; volunteer commitment fees; and other club-approved charges.
Member accounts remain subject to this policy until all amounts owing to the Club have been paid.

2 PAYMENT OPTIONS

Pre-Authorized Debit (PAD)
• Processed automatically on the 15th of each month.
• Recommended payment method. Lower processing fees than credit cards.
Credit Card
• Account balances may be paid through PoolQ. Credit card processing fees apply.
• Any unpaid balance remains subject to regular billing and late-payment procedures.
Big Swim e-transfer exception
E-transfers are accepted **for Big Swim payments only**. The message or notes field must include the **swimmer's full name** so the payment can be applied correctly. E-transfers are not a regular payment option for other Club fees unless authorized by the Club.

3 PAYMENT PROCESSING FEES

Credit Card: 3.20% + $0.40 per transaction
Pre-Authorized Debit (PAD): 1.34% + $0.50 per transaction
Processing fees are charged by the payment provider and added automatically at the time of payment.

4 LATE PAYMENT POLICY

Maintaining accounts in good standing is the responsibility of each member family.
• Declined or returned payments remain outstanding on the member account.
• Families will be contacted and given **7 calendar days** to submit payment or update payment information.
• Any bank or processing fee charged to the Club because of a failed payment will be added to the member account.
• Accounts more than **30 days overdue** may result in suspension of meet entries, registrations and/or participation until the account is brought into good standing.
• Families experiencing financial hardship are encouraged to contact the Club President as early as possible to discuss confidential payment arrangements.

5 MEMBER RESPONSIBILITIES

Families are responsible for:
• maintaining a valid payment method in PoolQ;
• keeping payment and contact information current;
• reviewing account statements regularly; and
• promptly reporting billing concerns or discrepancies to the Club.

6 RELATED POLICIES

Program fees, family commitments, refunds, group changes and other charges remain subject to the approved **2026-2027 Fee Schedule "Rate card"**, the **TCSC Refund Policy**, the **TCSC Volunteer Policy** and other applicable Club policies.

APPROVED BY
TCSC Board of Directors

EFFECTIVE DATE
September 1, 2026