

Upper Canada Swim Club – River Otters (UCRO)

Policy – Fees and Family Commitments

August 1, 2026

All swimmer program registrations are processed through the **UCRO website** and are paid with a credit card.

Families must maintain a **valid credit card** in their payment profiles at all times.

YMCA Membership Requirements

All UCRO swimmers must be in good standing with the YMCA of Eastern Ontario in Brockville.

Requirements are:

- **13 years and older** - swimmers must purchase a **full membership** from the YMCA. This allows access to all facilities according to YMCA policies.
- **12 years and under** – swimmers in Junior and Youth Otter programs may opt to buy a YMCA **Access Pass** instead of a full membership. The access pass allows them access to the pool and change rooms only while attending swim practices.
 - Access passes are not available to other swimmers.
 - These passes can be purchased from the YMCA in three-month increments at the front desk.
- **Summer Swim** - participants in the Summer Swim program can buy a YMCA access pass if they are not already full YMCA members.

For more information on YMCA memberships, check the [YMCA website](#). Assistance to UCRO families is also available at the front desk at the Y.

Registration and Payment

All swimmer program registrations and payments are processed through the [UCRO website](#).

- **To Register** - Click this [LINK](#) to sign up and register for current season programs.
- **Payment** - All payments are made by **credit card**. It is imperative to maintain a **VALID credit card** in your payment profile at all times!

Registration Signoff - Policies and Agreements

Before completing registration and payment, parents agree to be bound by, and sign off on, UCRO policies and commitments. These include:

- Athlete Agreement Policy
- Medical Permissions and Waiver Agreement
- Fees Agreement - Payment in Full – No Refunds

- Swimathon Fundraising Agreement
- Volunteering – Participation Points Agreement
- Officiating Agreement
- Communications Agreement
- Safety Policies Agreement
- Release of Liability and Indemnification Agreement
- Privacy Policy Agreement

Administration Fee

A one-time UCRO administration fee of **\$25.00** is charged at first registration each year to all swimmers registered programs running during the September through June window.

- This fee is not charged to swimmers registered in Summer Swim programs.
- This contributes towards the many administrative tasks necessary to help keep programs and the club running smoothly. This fee is **non-refundable**.

Governing Body Fee - Insurance

A one-time Swim Ontario fee is charged annually when you first register for a session. This fee covers Swim Canada insurance. This fee is **non-refundable**.

Governing Body fees for the 26-27 season are:

- **Pre-Competitive - \$66.38** - for Junior, Youth, House League, and Cross Training.
 - can compete in **one (1)** meet per **season**. UCRO's Splash and Grill home meet in June is targeted.
- **Competitive - \$187.16** - Optional for Youth. Compulsory for Bronze to National.
 - can compete in home and away meets.

On coach recommendation, swimmers can upgrade from pre-competitive to competitive status during the season. This involves an up-to-date Swim Canada registration and an extra governing body fee.

Payment Policies

Session Fees are **Non-Refundable**.

- **All Programs** – Non-refundable fees apply to all sessions, whether a trimester House League or Masters session, a summer weeks session or any season-long session. This means that:
 - for fees **paid in full** at the beginning of the session, **no portion is refundable**, regardless of the reason or timing of withdrawal.
 - for fees being **paid in installments**, payments **cannot be paused or cancelled**, regardless of the reason or timing of withdrawal.
 - Instalment payments are still due each month until the end of the session or
 - the remaining balance may be charged as one lump sum when the swimmer leaves.

This applies if a swimmer leaves a session early for **any** reason, such as, but not limited to, other conflicting activities, family scheduling, loss of interest etc.

- **Switching Between Streams** – swimmers bear the cost of the higher level program for the rest of the season if switching to a lower cost program.
- **Refund – Registered in All 3 Trimesters** – for swimmers registered in all 3 trimesters in any program, there will be a refund at the end of the season of **7.5% of total session fees** paid.
- **Refund - Medical** – Session refunds may be considered by the UCRO Board for a serious medical absence of 1 continuous month or more. Cases are considered individually and at the Board's discretion. Cases should be presented to the Board with medical documentation.
- **Trial Period** – Allows **new, first-time**, Youth Otters (competitive status only) and Bronze swimmers to withdraw from the program after their trial period with no further commitments or financial obligations. One-time administration and governing body fees are **not refundable**.

Discounts for Multiple Swimmers

Discounts are available for families with more than one swimmer:

- First swimmer Full fee (for the highest program fee)
- Second swimmer 10% discount (second highest fee)
- Third or more swimmers 15% discount (third highest fee, etc.)

Swim Meet Entry and Coach Travel Fees

There are added fees for attending swim meets.

- **Meet Entry Fees**
 - There is an entry fee for each race entered. Fees are approximately \$15 per race. For example, if your swimmer is competing in 4 races at a meet, their entry fee would be about \$60 for that meet, charged back to the swimmer by UCRO.
 - Meet entry fees are **non-refundable**, for any reason, **after** the published deadline date.
- **Coach Travel Fees**
 - When UCRO coaches travel to away meets, travel costs (e.g. mileage, meals, accommodation, parking etc.) are shared among the families of attending swimmers. UCRO charges this back for each attending swimmer as follows:

Meet	Coach Travel Fee
UCRO Hosted Meets e.g. Fall Five, Freeze Fest, Splash & Grill	None
Local Invitational Meets e.g. Cornwall Invitational, Belleville Invitational, NKB Spring Festival, etc.	\$20 flat fee per swimmer

Meet	Coach Travel Fee
Swim Ontario Regional Meets e.g. Eastern Ontario Regional Championships	\$50 flat fee per swimmer
Provincial & National Meets e.g. Ontario Age Group Championships, Ontario Swim Championships etc.	Families pay a share of coach travel costs, split among the swimmers attending. UCRO does not cover these costs from general club funds.

Swimathon Fundraising Commitment

Swimathon is a nation-wide fundraising event for swim clubs in Canada. For UCRO, Swimathon is one of the most important fundraising events of the season. This event helps keep registration fees affordable and supports club events. It also brings club members together as they work towards a common goal.

Swimathon is held annually in April. Swimmers collect donations for a distance swim held during a scheduled practice.

Minimum Swimathon Fundraising Commitment

Only swimmers registered in a **competitive** program must commit to Swimathon fundraising. Minimum commitments are:

Program	Swimathon Fundraising Commitment
House League and Masters	None
Junior	Voluntary
Youth Otters (pre-competitive)	Voluntary
Youth Otters (competitive)	\$100
Bronze to National Levels	\$250

How It Works

- Swimmers open a **Swimathon fundraising account** and collect pledges online through [Swim Canada's Swim-a-thon](#) website.
- There is **no tax receipt** issued from Swim Canada for pledges.
- The pledge window for UCRO's event runs from early January to April 30.
- During the event, swimmers swim as far as they can in a specified time period.
- Parent volunteers help count laps and assist with the event.

If a swimmer is unable to participate in Swimathon, the minimum amount will be charged to their account in May.

If swimmers partially meet their minimum amount, the remainder is billed to their account in early May.

Swimmers who join UCRO **after March 31** do not have a Swimathon fundraising commitment.

Volunteering Commitment

Parent volunteers are vital for UCRO's success as a swim club. UCRO is run by volunteers and depends on families for support. Volunteers not only help organize and manage events but also create a sense of community and support among members.

Of particular importance is developing a “pipeline” of **meet officials**, allowing UCRO to host swim meets.

General Principles

- Families with **competitive** status swimmers must earn volunteer points. Families with **pre-competitive** swimmers do not have a points commitment for that swimmer.
- Youth Otters with competitive status get a **50% discount** on volunteer points.

How Many Points Does a Family Need?

Swimmer Level	... for only 1 Swimmer	... for 2 Swimmers	... for 3 Swimmers
Bronze to National Levels	50	80	100
with 1 Competitive Youth	25	65	90
with 2 Competitive Youth		40	75
with 3 Competitive Youth			50

How Are Points Awarded?

The following chart is a general overview of how points are awarded. There are several tiers of activity for earning points:

Tier	Points	Example Description
L1 - Level 1	1hr = 2 points	- Help with logistics at club events. - Help with logistics at home swim meets.
L2 - Level 2	1hr = 3 points	- Be an entry level meet official.
L3 - Level 3	1hr = 5 points	- Be a middle or senior level meet official.

Tier	Points	Example Description
\$\$ - Cash Contribution	\$10 = 1 point	- Contribute \$\$ for club purchases. - Sell items that help the club. - Raise more than the minimum Swimathon commitment.
SP - Set Points	Depends on the activity	- Perform ongoing volunteer functions. - Be a project lead. - Attend club events. - Attend swim officials training. - Provide food and beverage for club events.

Opportunities to Earn Volunteer Points

Volunteering opportunities are shared regularly through UCRO emails and other messages, with sign up links.

The UCRO Volunteer Coordinator is always open to new ideas for earning points. If you have questions, contact volunteerco@riverotters.ca.

Additional Factors

- **If You Join Later in the Season** - if you register after January 1, points may be prorated by the Volunteer Coordinator.
- **Mid-Season Competitive Status Upgrades** - If a swimmer upgrades from pre-competitive to competitive status mid-season, point requirements may be adjusted by the Volunteer Coordinator.
- **Buy-Out Option** - Families can choose to buy out their commitment by paying \$10 per point.
- **End of Season Billing** - In July, any outstanding participation points will be billed to swimmer accounts at \$10 per point.

Financial Assistance and Grants

Canadian Tire Jump Start

- “Sometimes, families need financial assistance to get their kids into a sport or physical activity.” This program is committed to helping all families access a range of physical activities.
- Get more information and apply for a grant online [HERE](#).

KidSport Ontario – Kingston Chapter

- “So all kids can play ... We envision a Canada where all children have the opportunity to participate in sport.
- Get more information and apply for a grant online [HERE](#).

“Their Opportunity” Minor Sports Corp.

- A Canadian charity with a goal “To Educate, Uplift and Support children to overcome barriers through the Strength of Sport and Generosity.”
- Get more information and apply for a subsidy online [HERE](#).

Upper Canada District School Board – Champions for Kids Foundation

- The Foundation provides funding for activities, such as sports, so that students can explore skills and talents outside of school and connect with the community.
- Get more information and apply for funding online [HERE](#)