



PAYMENT AND NSF POLICY

PURPOSE

To ensure appropriate, timely, and secure payments for all Association programs and activities. This policy establishes clear procedures for payment processing, handling of failed payments, and consequences for non-payment to maintain fair and consistent financial operations for all members.

The Association is committed to providing accessible programs while maintaining financial responsibility and ensuring all families understand their payment obligations and the consequences of payment failures.

ACCEPTED PAYMENT METHODS

The Association accepts the following payment methods for registration fees, team expenses, and other program costs:

Primary Payment Methods:

Credit Cards (Visa, MasterCard)
Debit Cards
Electronic Fund Transfers (EFT)
Online payment platforms (as designated by the Association)
Certified cheques or money orders

Secondary Payment Methods:

Personal cheques (subject to additional processing time)
Cash payments (for specific circumstances only, must be made in person)

Payment Processing:

All payments are processed within 3-5 business days
Confirmation receipts will be provided for all successful payments
Payment status can be checked through the Association's online portal

NON-SUFFICIENT FUNDS (NSF) POLICY

NSF Definition:

Non-Sufficient Funds (NSF) includes any payment that fails to process successfully, including:
or returned cheques
Declined credit card transactions
Failed electronic transfers
Insufficient account balances
Expired or invalid payment methods

NSF Fee Structure:

\$25.00 NSF fee will be assessed for each failed payment (increased from \$20.00 to reflect current banking costs)
NSF fee is payable by the registered family/player
NSF fees are non-refundable once assessed

Multiple NSF incidents may result in additional penalties

NSF INCIDENT PROCEDURES

First NSF Incident:

1. Family will be notified within 24-48 hours of the failed payment
2. \$25.00 NSF fee will be added to the account
3. Original amount plus NSF fee must be paid within 10 business days
4. Payment must be made by certified payment method (certified cheque, money order, or cash)
5. Player remains eligible during the 10-day grace period

Second NSF Incident (Same Season):

1. Immediate notification to family
2. \$25.00 NSF fee assessed
3. Payment required within 5 business days
4. Future payments must be made by certified methods only
5. Player may be placed on probationary status

Third NSF Incident (Same Season):

1. Immediate suspension of player privileges
2. \$25.00 NSF fee assessed
3. Payment required within 3 business days
4. All future payments must be cash, certified cheque, or money order
5. Family may be required to pay future fees in advance

PAYMENT DEADLINES AND CONSEQUENCES

Registration Payment Deadlines:

Initial registration payments: As posted on registration materials

NSF payment corrections: As outlined above

Final payment deadline: **March 31st** (updated from March 20th)

Late payment grace period: 10 business days after deadline with late fees

Consequences for Non-Payment:

If payment is not received by the final deadline:

1. Player will be placed on a waiting list
2. Player becomes ineligible to participate in all Association activities
3. Player cannot attend practices, games, or events
4. No refunds will be provided for missed activities
5. Re-registration requires payment of all outstanding fees plus reinstatement fee

REINSTATEMENT PROCEDURES

Reinstatement Requirements:

To reinstate a player after suspension for non-payment:

1. Payment of all outstanding registration fees
2. Payment of all NSF fees and late charges
3. Payment of \$50.00 reinstatement fee
4. All payments must be made by certified payment methods
5. Written acknowledgment of payment policy compliance

Reinstatement Timeline:

Payments must be received before reinstatement

Reinstatement processing takes 2-3 business days
Player eligibility resumes after processing is complete
No retroactive participation credit for missed activities

FINANCIAL HARDSHIP ACCOMMODATIONS

The Association recognizes that families may experience financial difficulties. Families experiencing genuine hardship should contact the Executive Director as soon as possible to discuss options.

Available Accommodations:

Payment plan arrangements
Extended payment deadlines (case-by-case basis)
Hardship fund assistance (if available)
Volunteer work credit opportunities
Reduced fee programs (if applicable)

Hardship Application Process:

1. Contact Executive Director in writing
2. Provide documentation of financial circumstances
3. Propose realistic payment plan
4. Maintain communication throughout the season
5. Honor agreed-upon payment schedule

PAYMENT PLAN OPTIONS

Standard Payment Plans:

2-payment plan: 50% at registration, 50% by January 31st
3-payment plan: 40% at registration, 30% by December 31st, 30% by February 28th
Monthly payment plan: Available for families in financial hardship

Payment Plan Requirements:

Must be arranged before registration deadline
Automatic payment setup required for installments
Default on payment plan results in immediate suspension
All payments must be current before May 15.

COMMUNICATION AND NOTIFICATIONS

Payment Notifications:

Payment confirmations sent within 24 hours
NSF notifications sent within 48 hours
Reminder notices sent 5 days before deadlines
Suspension notices sent immediately upon deadline passage

Contact Methods:

Email (primary communication method)
Phone calls for urgent matters
Written notices for formal communications
Online account portal updates

Family Responsibilities:

Maintain current contact information
Monitor email regularly for payment notices

Check online account status frequently
Respond promptly to payment requests
Notify Association of any payment issues immediately

SPECIAL CIRCUMSTANCES

Team-Level Payments:

Team expense payments follow the same NSF policy
Team Treasurers are responsible for notifying families of NSF incidents
Team-level NSF fees are paid to the team account
Repeated team payment failures may result in removal from team activities

Tournament and Event Payments:

Tournament fees must be paid by certified methods if family has NSF history
Event payments are non-refundable once submitted
Last-minute payment failures may result in team forfeiture
Emergency payment procedures available for urgent situations

RECORD KEEPING AND PRIVACY

Financial Records:

All payment records maintained for minimum of seven (7) years
NSF Incident history tracked per family
Payment method preferences recorded
Communication logs maintained for all payment issues

Privacy Protection:

Payment information kept strictly confidential
NSF incidents not disclosed to other families
Financial hardship information protected
Access limited to authorized Association personnel only

APPEALS PROCESS

Families who believe they have been incorrectly assessed NSF fees or penalties may appeal the decision:

Appeal Procedure:

1. Submit written appeal within 10 business days
2. Provide supporting documentation
3. Request review by Executive Committee
4. Attend appeal hearing if requested
5. Accept final decision of the Executive Committee

Appeal Considerations:

Bank errors or processing delays
Technical issues with payment systems
Documented emergency circumstances
Association processing errors

CONTACT INFORMATION

For questions regarding payments, NSF fees, or this policy, please contact:

Executive Director

Email: executivedirector@hornetslacrosse.com

Registrar

Email: registrar@hornetslacrosse.com

POLICY ACKNOWLEDGMENT

By registering with the Association, all families acknowledge that they have read, understood, and agree to comply with this Payment and NSF Policy. This policy is effective for the 2025-2026 season and supersedes all previous payment policies.

Violations of this policy may result in:

Immediate suspension from all Association activities

Forfeiture of registration fees

Removal from Association programs

Collection agency referral for outstanding debts

This policy may be updated during the season with 30 days written notice to all registered families.

Last updated: OCTOBER 2025