



## Billing Policies

Below are the policies that are agreed to when registering swimmers as members of the SwimMAC Competitive Team. Any changes to these policies will be emailed to membership and will include the start date for the changes described.

- All families must have either correct banking information on file for direct ACH withdrawal or have a credit card on file.
- To avoid any credit card fees, please select ACH as your preferred payment method in TeamUnify and provide the appropriate banking information.
- If you choose the credit card option, the family will be responsible for any credit card fees (2.95% plus \$0.30 on each transaction). This will appear on your bill as "Processing Organization's Management Fee".
- All families must put in their banking information or have a credit card on file when registering and all account charges will attempt on the account automatically on the first of each month.
- The Team Unify platform requires that a credit card must be used for registration-you may not use ACH for this.
- Charges not paid by the 16<sup>th</sup> of the month will incur a late fee of \$25 on the account.
- Families must have an active banking account or a Visa, MasterCard, Discover card. Failure to maintain banking information or a valid credit card can result in failed payments and late fees.
- If an athlete is transferred to a different practice group by the coaching staff, the monthly installment will be changed to the cost associated with the new group.
- **All registration and deposit fees are non-refundable.** Should a family need to be in a different deposit group from the deposit group they registered in, they must reach out to the billing department at [billing@swimmaccarolina.org](mailto:billing@swimmaccarolina.org) to coordinate.
- Athletes who move groups in group moves at the start of a new season are subject to group move billing adjustments, as they may have registered in a different group than those of what they were assigned. These adjustments are billed on the first of the month after the group move happened.
- Financial assistance is available and must be applied for through the application process. All applicants must be approved by team leadership. If a family needs this application, they must reach out to the billing department. Families must reapply for financial assistance each swim year.
- **Paid membership dues installments are non-refundable.**
- **Withdrawals from the program after the season begins:**

- **Any family needing to withdraw or cancel their account must communicate the request to the billing department by email at [billing@swimmaccarolina.org](mailto:billing@swimmaccarolina.org) by the 15<sup>th</sup> of the month prior to the next billing cycle to stop dues payments. Families must also alert their swimmers coach(es) that they will be leaving the team.**
- **Billing will provide a final invoice that will include any other unpaid charges such as meet fees and/or fundraising and service session fees if you have not met those requirements.** The fundraising fee could be up to \$200, and the missed service session fee could be up to \$540 depending on the training group (see “Fundraising and Service Fee Agreement”).
- Accounts are not put on hold should a family take temporary leave. In this case, the account will be cancelled or suspended, depending on the circumstances, and reactivated at the request of the swimmer’s coach.
- Families that cancel or suspend membership are at risk for loss of roster spots for their swimmers unless coordinated in advance with the SwimMAC staff and Competitive Team Manager.
- When registering for a new season, families will be required to pay all outstanding charges on the account from the previous season to re-register.
- Should a family fall into arrears with charges to their account, the following policy will apply. Accounts with payments past 30 days due will be contacted by SwimMAC’s business department and a resolution sought. Accounts that fail to meet any agreed upon payment plan will potentially result in a loss of a roster spot(s).

| Days In Arrears           | Resulting Consequence                                                                                                                                       |
|---------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>60 Days (2 Months)</b> | Athlete(s) are not permitted to register for or swim in meets until funds in arrears are squared up                                                         |
| <b>90 Days (3 Months)</b> | Athletes(s) are not permitted to register for swim meets nor attend practice until funds are squared up and are subject to potential loss of roster spot(s) |

- Accounts must be paid in full and may not be kept in arrears.

## Swim Meet Fees

**The following is a change for the 2025-2026 season.**

All meet fees and athlete surcharges will be given to billing **as soon as meet fees have been submitted by SwimMAC** to the host team/organization (this includes SwimMAC hosted meets). **When registering for meets, commitments are considered final once entries have been submitted to the host team**, and thus families are obliged for meet fees.

1. Away meets. If a family needs to scratch an “away” meet (a meet not hosted by SwimMAC), they need to reach out to their lead coach and the Competitive Team Manager to see if it is possible although it is highly unlikely that this will happen. Ultimately it is the host who can

decide whether to accept the scratch or not. Unfortunately, sickness or family emergencies are generally not acceptable.

2. Home meets. Families will be billed upon submitting the SwimMAC entry like the away meet fee policy. If they cannot attend and want to be scratched from the meet, families must submit a request in writing to the Competitive Team Manager and copy their lead coach five days in advance of the meet. Swimmers who just do not show up without any prior notification will be charged for the meet.