



MARLINS OF RALEIGH SWIM TEAM

► Welcome To MOR!

The Marlins Of Raleigh (MOR) Swim Team continues to be identified one of the top swim clubs in the nation by USA Swimming. MOR operates a multi-site program with locations throughout Wake and Johnston Counties. Enrollment for the 2023-24 year is now open online at www.marlinsofraleigh.com. *We are excited that you are considering joining our families at the **Marlins Of Raleigh Swim Team!***

► New Swimmer Assessments Required Before Enrollment

Step one for [new swimmers](#) is to be assessed by one of our coaches, so we can assign the swimmer to an appropriate practice group. After the assessment, go to the MOR website to begin the enrollment process. Assessment opportunities can be scheduled throughout the year by contacting one of the following coaches who will schedule your assessment at the site you choose:

- | | |
|--|--|
| ◇ North Raleigh Sites (Greenway, Optimist, Ravenscroft, WVSC): | Contact Cara Cameron - coachcara45@aol.com |
| ◇ Central Raleigh Sites (Pullen, St. Mary's, NCSU): | Contact Jonathan Watson 01silversurfer@bellsouth.net |
| ◇ Silverton Site: | Contact Lindsay Takkunen - coachlindsaymor@gmail.com |
| ◇ Clayton/Smithfield Sites (Riverwood): | Contact John Fischetti - jfischetti@aol.com |

► Returning Swimmers from Last Year

Please make sure to sign up under your current account password and when prompted, select **RENEW**. Please make sure to update your t-shirt size.

► How To Enroll Online With MOR

New and Returning Swimmers—Enrollment is now **OPEN** for both returning and new swimmers.

Returning swimmers will have their spot guaranteed if they enroll by **July 5, 2023**. **Swimmers who may have swum with MOR previously but who did not swim last year (2022-23) are considered NEW.**

- STEP 1:** Prior to enrolling with MOR, all swimmers must obtain a 2023-24 practice group assignment from a MOR Coach.
- STEP 2:** Go to the MOR website → www.marlinsofraleigh.com.
- STEP 3:** Click on the "**2023-24 Enrollment**" button.
- STEP 4:** Scroll down to the bottom and click "Continue or check status". Follow the prompts to create an account.
- STEP 5:** Use your credit card to pay the non-refundable \$200 per swimmer enrollment fee. Note the deadlines for payment as the enrollment charge increases to **\$225 after July 23**.

► Registering For USA Swimming Membership

RETURNING SWIMMERS - All USA Swimming registration fees will be paid by MOR.

NEW SWIMMERS - On September 1, 2023, **NEW SWIMMERS** will need to register online with USA Swimming and pay a one-time registration fee of **\$80** to USA Swimming. It is mandatory for **NEW** MOR swim team members to complete this process within 2 weeks of beginning practice. A link will be available that will enable all team members to register to be members of USA Swimming. **Only swimmers who are NEW in 2023-24 will need to "register" directly with USA Swimming!**

► Team T-Shirts & Swim Caps

The enrollment fee paid covers two MOR t-shirts and a MOR swim cap to be distributed on MOR DAY (Saturday, Sept 23). When enrolling, please be sure to select the swimmer's current t-shirt size choosing from **Youth-Small, Youth-Medium, Youth-Large, Adult-Small, Adult-Medium, Adult-Large, Adult-XL, or Adult-2XL**. These are the only sizes available even though the MOR website lists others.

► New Parents Meeting

A Parents Meeting will be held for all **NEW** MOR parents on **August 30 at 7PM** at the NC State University Club in Raleigh located at 4200 Hillsborough St.

DUES COMMITMENT - MOR AGE GROUP PROGRAM – 12 & UNDER SWIMMERS

▶ AGE GROUP 1 PRACTICE GROUP DESCRIPTION

AG1 is an entry level group for young, beginning swimmers who can swim 25 yards unassisted in at least 2 strokes. For those unable to complete this requirement, we direct you to the MOR Lesson Program. The AG1 coaches focus on teaching beginning stroke technique in a fun team environment.

Age Range of Group	Practices Offered Per Week	Dryland Focus
5-to-8 years	3	Stretching; teamwork; cheers; self-talk

Payment Information

Sessions	Session 1 (Sept-Nov)	Session 2 (Dec-Feb)	Session 3 (Mar-May)	Session 4 (June/July)
Price Per Session	\$470¹	\$470¹	\$470¹	\$250
Pay By	September 10, 2023	December 10, 2023	March 10, 2023	June 10, 2023

★ AG1 swimmers must OPT OUT by the 15th of November, February, or May to prevent being charged for the next session if they will not be participating. The enrollment fee is a one-time ANNUAL charge due at the time a swimmer first enrolls.

▶ AGE GROUP 2 PRACTICE GROUP DESCRIPTION

AG2 is an entry level group that targets new 8-12-year-old swimmers and those advancing from AG1. At a minimum, these swimmers will have knowledge of three of the four competitive strokes and can perform a forward start from a block. Coaches focus on teaching proper technique while creating a fun, team environment. Mastery of starts and turns is emphasized at this level.

Age Range of Group	Practices Offered Per Week	Dryland Focus
8-to-12 years	4	Stretching & Calisthenics

▶ AGE GROUP 3 AND AGE GROUP 4 PRACTICE GROUP DESCRIPTION

The AG3 and AG4 groups are for advanced swimmers usually with previous swim team experience. Coaches begin teaching race strategies dryland training for strength building is introduced. Coaches place swimmers into these groups based on technical proficiency and training capabilities demonstrated by the swimmers. Beginning training sets are introduced with an emphasis on fun and swim meet participation.

Group	Age Range	Practices Offered Per Week	Dryland Focus
AG3	8-to-12	6	Stretching; core work; running; goalsetting
AG4	9-to-12	6	Stretching; core work; running; goalsetting

2023-24 Age Group Program - Financial Information

Practice Group	Annual Enrollment Fee	Monthly Installments	Annual (\$) Total Most Advanced Swimmer	Sibling Discounted Installments
AG1	\$200 until July 23 \$225 after July 23	\$470 per session ¹ \$250 for Session 4	N/A	Siblings (brothers and sisters of the highest enrolled swimmer) receive a 20% discount off the total rate of their assigned group.
AG2	\$200 until July 23 \$225 after July 23	\$231 ²	\$2079	
AG3 & AG4	\$200 until July 23 \$225 after July 23	\$289 ²	\$2601	

¹AG1 dues are paid for sessions that the swimmer is enrolled in (see due dates above in AG1 section above).

²AG2, AG3, and AG4 groups are paid for in nine installments; with two non-refundable installments collected in September (see *Financial Policies Page which follows*). Dues cover swimming from September through July but are paid in 9 installments– [Sept (2 installments), Oct (1), Nov (1), Dec (1), Jan (1), Feb (1), Mar (1), and Apr (1)].

DUES COMMITMENT - MOR SENIOR PROGRAM – 13 & OVER SWIMMERS

▶ HIGH SCHOOL PREP GROUP DESCRIPTION

This program is for swimmers 13 years and older who are looking for instruction on stroke fundamentals, race strategies and preparation for high school swimming prior to moving into the Senior competitive groups. This is the perfect group for swimmers who have gotten a later start in swimming or may have alternative commitments. **This program is only available at our North Raleigh site; see website for session lengths and payment options.**

Group	Age Range	Practices Offered Per Week	Dryland Focus
High School Prep	13 & over	3 x 1.25hrs/AM practice	None

▶ SENIOR 1 PRACTICE GROUP DESCRIPTION

This program is for swimmers ages 13 & over who need an additional level of instruction prior to moving from AG4 to Senior 1 or 2, for those who are late starters to competitive swimming, or for those with alternative commitments. Coaching focus is on stroke development, race strategies and preparation for high school swimming.

Group	Age Range	Practices Offered Per Week	Dryland Focus
Senior 1	13 & over	NRAL SITE - Up to 6 x 1.75hr/practice OTHER SITES - Up to 6 x 1.5hr/practice	NRAL - 30min x 2 days/wk

▶ SENIOR-2 & SENIOR-3 PRACTICE GROUP DESCRIPTION

This program is for 13&Over swimmers committing to Senior-level training and racing in State and Regional competition. Coaching focus remains on proper stroke technique and developing both endurance and speed. Race strategies for swim meet competition are taught to improve performance, therefore regular swim meet participation is a requirement for being placed in these groups.

Group	Age Range	Practices Offered Per Week	Dryland Focus
Senior 2	13-15	6	30min x 3 days/wk
Senior 3	13-16	6	30min x 3 days/wk

▶ SENIOR ELITE PRACTICE GROUP DESCRIPTION

This program is the top-level in the Marlins Of Raleigh Senior Program. Through nine practices per week, the Senior Elite group has an expectation that swimmers will commit to training that prepares them to perform at the Sectional and National levels.

Group	Age Range	Practices Offered Per Week	Dryland Focus
Senior Elite	15&Over	9	30-45min 3x/wk + weights

2023-24 Senior Program - Financial Information

Practice Group	Annual Enrollment Fee ³	Monthly Installments	Annual (\$) Total Most Advanced Swimmer	Sibling Discounted Installments
HS Prep	None	Pay by Sessions (see MOR website)	Pay by Sessions	Siblings (brothers and sisters of the highest enrolled swimmer) receive a 20% discount off the total rate of their assigned group.
Senior 1	\$200 until July 23 \$225 after July 23	NRAL = \$300 ¹ for 9mos OTHERS = \$283 ¹ for 9mos	\$2700 \$2547	
Senior 2&3	\$200 until July 23 \$225 after July 23	\$346 ¹	\$3114	
Senior Elite	\$200 until July 23 \$225 after July 23	\$378 ¹	\$3402 ²	

¹MOR Senior 1, 2, 3, and MOR Senior Elite level dues are paid in nine installments with two non-refundable installments collected in September (see Financial Policies Page which follows). Dues cover swimming from September through July but are paid in 9 installments– [Sept (2), Oct (1), Nov (1), Dec (1), Jan (1), Feb (1), Mar (1), and Apr (1)].

²Strength training charges for Senior Elite may vary by site and are not included in the dues.

³**RETURNING swimmers spots will be held as long as enrollment fee has been paid until July 5. After July 5, NEW swimmers will be added to practice groups until the practice group fills.**

Schedule Information

All published practice times included on the following pages are tentative until confirmation by facility management. Start dates and times vary by facility and will appear in communication from the MOR coaches after enrollment has been completed. Monthly schedules are posted on the MOR website by site once they become available.

Practices for the SR2, SR3 and SR-ELITE will begin for the 2023-24 short course season on Wednesday, August 30, 2023. Practices for the AG1, AG2, AG3, AG4 and SR1 will begin for the 2023-24 short course season on Tuesday or Wednesday, September 5 or 6, 2023. An email will be sent the week prior with more details.

For the summer months, the MOR practice schedules will be announced as soon as the information is available.

MOR strives to keep practice times consistent; however, members should check e-mail updates and the MOR website for schedule changes that do occur because of swim meets, facility closures and improvements, weather events, etc.

Convenient Practice Locations

◆ **Central Raleigh Sites:**

The St. Mary's School, Pullen Aquatic Center, and NC State University are quickly reached from areas inside the Raleigh Beltline, Garner, East Raleigh and just 7 minutes from Crossroads Mall in Cary.

◆ **North Raleigh Sites:**

The Greenway Club, Wood Valley Swim Club, Ravenscroft School, Optimist Park, and Millbrook Aquatic Center are convenient to all of North Raleigh and Wake Forest.

◆ **Clayton Sites:**

The Riverwood Golf & Athletic Club is accessible from eastern Wake County, Clayton, Garner and Johnston County.

◆ **Cary Site:**

The Silverton Swim Club is accessible to all locations in Cary, Apex and Morrisville.



Team Website

CENTRAL RALEIGH PRACTICES

Sites: Pullen Aquatic Center, St. Mary's School, NCSU, Silverton

(Please note All Schedules are Tentative and will be provided on our website once finalized)

GROUP	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Senior Elite AM	5-6:30am Silverton		5-6:30am Silverton		5-6:30am Silverton	6:30-9:00am Silverton + WEIGHTS
Senior Elite PM	5:00-7:15PM NCSU	3:20-6:00pm Silverton	3:20-5:30pm + WEIGHTS Silverton	3:20-6:00pm Silverton	3:30-6:00pm Silverton	
SR2/SR3	4-6pm Pullen	4:00-6:30pm Pullen	4-6pm Pullen	4:00-6:30pm Pullen	4-6pm Pullen	7:00-9:30am St. Mary's
SR1	5:00-6:30am St. Mary's	4:00-5:30pm Pullen	5:00-6:30am St. Mary's	4:00-5:30pm Pullen	5:00-6:30am St. Mary's	7:30-9:00am Pullen
AG4	6:45-8:15pm St. Mary's	5:30-7:30pm Pullen	6:45-8:15pm St. Mary's	5:30-7:30pm Pullen	6:15-8:15pm St. Mary's	9:00-10:30am Pullen
AG3	6:00-7:30pm Pullen	6:30-8:00pm St. Mary's	6:00-7:30pm Pullen	6:30-8:00pm St. Mary's	6:00-7:30pm Pullen	9:00-10:30am Pullen
AG2	5:30-6:45pm St. Mary's		5:30-6:45pm St. Mary's		5:30-6:45pm St. Mary's	10:30-12N Pullen
AG1		5:30-6:30pm St. Mary's		5:30-6:30pm St. Mary's		10:30-11:30am Pullen
Swim League		6:30-7:15pm Pullen		6:30-7:15pm Pullen		

NORTH RALEIGH

Sites: Optimist Park, Ravenscroft, Greenway Club, Wood Valley

(Please note All Schedules are Tentative and will be provided on our website once finalized)

GROUP	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Senior Elite AM	5-6:30am Ravenscroft		5-6:30am Ravenscroft		5-6:30am Ravenscroft	6-8:30am + WEIGHTS Optimist
Senior Elite PM	3:30-5:30pm + WEIGHTS/Opt	3:30-5:30pm Optimist	3:30-5:30pm +WEIGHTS/Opt	3:30-5:30pm Optimist	3:30-5:30pm Optimist	
Senior 3	4:00-6:30pm Wood Valley	4:00-6:00pm Wood Valley	4:00-6:30pm Wood Valley	4:00-6:00pm Wood Valley	4:00-6:00pm Wood Valley	10am-12N Ravenscroft
Senior 2	5:30-8:00pm Wood Valley	6:00-8:00pm Wood Valley	5:30-8:00pm Wood Valley	6:00-8:00pm Wood Valley	6:00-8:00pm Wood Valley	12:00N-2:00pm Ravenscroft
Senior 1	6:45-8:30pm Greenway	6:15-8:30pm Greenway	6:45-8:30pm Greenway	6:15-8:30pm Greenway	6:45-8:30pm Greenway	1:30-3:30pm Greenway
AG4	4:30-6:00pm Ravenscroft	4:30-6:30pm Ravenscroft	6:00-7:30pm Ravenscroft	5:30-7:30pm Ravenscroft	4:30-6:00pm Ravenscroft	9:00-10:30am Greenway
AG3	6:00-7:30pm Ravenscroft	5:30-7:30pm Ravenscroft	4:30-6:00pm Ravenscroft	4:30-6:30pm Ravenscroft	6:00-7:30pm Ravenscroft	10:30-12N Greenway
AG2	5:15-6:45pm Greenway	NO PRACTICE	5:15-6:45pm Greenway	NO PRACTICE	5:15-6:45pm Greenway	12N-1:30pm Greenway
AG1-A	NO PRACTICE	5:15-6:00pm Greenway	NO PRACTICE	5:15-6:00pm Greenway	NO PRACTICE	8:30-9:15am Ravenscroft
AG1-B	NO PRACTICE	6:00-6:45pm Greenway	NO PRACTICE	6:00-6:45pm Greenway	NO PRACTICE	9:15-10:00am Ravenscroft
Senior Prep & Masters	5:30-6:30am Greenway	5:30-6:30am Greenway	5:30-6:30am Greenway	5:30-6:30am Greenway	NO PRACTICE	NO PRACTICE
Swim League						Sat & Sun 3:30-4:15pm Greenway

CLAYTON-RIVERWOOD GOLF & ATHLETIC CLUB

(Please note All Schedules are Tentative and will be provided on our website once finalized)

GROUP	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Senior Elite	3:45-6:45pm +weights Riverwood	5:15-6:15am Riverwood 4-6:30pm Riverwood	3:45-6:45pm +weights Riverwood	5:15-6:15am Riverwood 4-6:30pm Riverwood	3:45-6:15pm Riverwood	7-9am+wts Riverwood
SR2/SR3	4:00-6:00pm Riverwood	4:00-6:00pm Riverwood	4:00-6:00pm Riverwood	4:00-6:00pm Riverwood	4:00-6:00pm Riverwood	7-9am Riverwood
SR1	4:00-6:00pm Riverwood	4:00-6:00pm Riverwood	4:00-6:00pm Riverwood	4:00-6:00pm Riverwood	4:00-6:00pm Riverwood	7-8:30am Riverwood
AG4	4:15-5:45pm Riverwood	4:15-5:45pm Riverwood	4:15-5:45pm Riverwood	4:15-5:45pm Riverwood	4:15-5:45pm Riverwood	7-8:30am Riverwood
AG3	5:45-7:15pm Riverwood	5:45-7:15pm Riverwood	5:45-7:15pm Riverwood	5:45-7:15pm Riverwood	5:45-7:15pm Riverwood	9-10:15am Riverwood
AG2	5:45-7:15pm Riverwood	OFF	5:45-7:15pm Riverwood	OFF	5:45-7:15pm Riverwood	9-10:15am Riverwood
AG1	OFF	6-7pm Riverwood	OFF	6-7pm Riverwood	OFF	9-10am Riverwood

SILVERTON

(Please note All Schedules are Tentative and will be provided on our website once finalized)

GROUP	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
Senior Elite AM	5-6:30am Silverton		5-6:30am Silverton	3:10-6pm Silverton	5-6:30am Silverton	6:30-9:30am + WEIGHTS Silverton
Senior Elite PM	5:00-7:15pm + WEIGHTS NCSU	3:10-6:00pm Silverton	3:30-6:00pm + WEIGHT Silverton	3:10-6:00pm Silverton	3:30-6:00pm Silverton	
SR1	7:00-8:30pm	7:00-8:30pm	7:00-8:30pm	7:00-8:30pm	7:00-8:30pm	10:30am-12N
AG4	5:00-7:00pm	5:30-7:00pm	5:00-7:00pm	5:30-7:00pm	5:00-7:00pm	9:00-10:30am
AG3	6:30-8:00pm	6:30-8:00pm	6:30-8:30pm	6:30-8:00pm	6:30-8:30pm	10:15-11:45am
AG2	5:00-6:45pm	OFF	5:00-6:45pm	OFF	5:00-6:45pm	9:00-10:15am
AG1	OFF	5:30-6:30pm	OFF	5:30-6:30pm	OFF	11:45am-12:45pm

MOR FINANCIAL POLICIES FOR THE 2023-24 SEASON

All financial questions go to marlinsfinances@gmail.com.

ENROLLMENT

1. **RETURNING SWIMMER ENROLLMENT FEE** - For the 2023-24 swim year, a **non-refundable** enrollment fee of **\$200** is due for **RETURNING** swimmers by **July 5, 2023**. The enrollment fee increases to **\$225 after July 23, 2023** for returning swimmers. All returning swimmers will be registered with USA Swimming by MOR and the registration fee will be paid by MOR as well.
2. **NEW SWIMMER ENROLLMENT FEE** - For the 2023-24 swim year, a non-refundable enrollment fee of **\$200** is due by July 23, 2023. The enrollment fee increases to **\$225 after July 23, 2023**.
3. **NEW SWIMMER REGISTRATION** - All **NEW swimmers** must register online with USA Swimming within two weeks of enrolling and beginning to practice with MOR. A mandatory **\$80** fee that covers an athlete's USA Swimming registration/insurance must be paid to USA Swimming to complete this registration. A link to the online registration location will be available after September 1, 2023, to all **NEW MOR** swimmers. The USA Swimming registration and MOR enrollment fees must be paid by credit card. Any **NEW MOR** swimmer who has not registered with USA Swimming within two weeks of beginning to practice with MOR will be unable to continue practicing until USA Swimming registration has been verified as complete.
4. **NEW SWIMMERS** must notify the MOR bookkeeper and their primary coach if they intend to drop the program no later than two weeks after beginning to practice with MOR or else the swimmer will be billed the dues owed for two months. All swimmers must enroll with MOR and pay the enrollment fee before beginning any practices. Swimmers beginning with the MOR program after September 18 have a 2-week window to try out the program and then they are obligated to pay dues based on the first of the month in which they enroll.
5. **Enrollment Fees are non-refundable.**

EARLY TERMINATION OF YOUR PROGRAM CONTRACT

1. For AG2 and above swimmers who terminate early with the Marlins of Raleigh program prior to April, parents will be responsible for paying the monthly group fee for the months in which the swimmer is enrolled plus a one-month penalty (which is the additional non-refundable installment paid in September). Parents must contact their child's coach and the team bookkeeper by the end of the month to discontinue enrollment for the next month.
2. If a family in AG1 plans to drop from the program, the swimmer's coach and the team bookkeeper must be notified in writing no later than the 15th of the month prior to the end of the session. There are no refunds for AG1 swimmers who do not complete a session.

DUES POLICIES

1. Annual Dues cover swimming for eleven (11) months (September 1 → July 31). Dues for **AG2, AG3, AG4, SR-1, SR-2, SR-3 and Senior Elite** are billed in nine (9) installments with two installments due in September. MOR does not pro-rate for early withdrawal within a month. The new **High School Prep** program in North Raleigh only requires swimmers enrolled to pay for the sessions the swimmer is practicing.

Example: For an AG2 swimmer, the family account would receive their September 1st bill which would show September dues of \$231 PLUS a pre-payment of the last month of dues (\$231) = \$462 for the first month. Following the first month, your MOR account would be billed \$231 monthly (October through April). **Swim meet fees are added to your monthly bill.** After payment of nine dues installments, swimmers can continue to swim through July without paying additional dues.

2. **Dues and meet entry fee payments are due by the 10th of each month.** A \$25 late fee is automatically assessed by our accounting software on the 11th of each month in the months payments are due. Families paying by autopay are responsible for ensuring the monthly transactions are successful.
 - a. Accounts 60 days past due: Swimmers are not eligible to participate in swim meets
 - b. Accounts 90 days past due: Swimmers are not eligible to participate in practices
3. All **NEW** swimmers joining the program are responsible for dues starting in the month their initial two weeks begin. There is no two-week tryout period for **RETURNING** swimmers.
4. **SIBLING DISCOUNTS** - Families receive a 20% discount for additional siblings (brothers and sisters) who join the program. The highest-level swimmer will pay the full dues amount while subsequent siblings in the family will receive a 20% discount off annual dues.

AG1 SESSION PROGRAM

1. The **AG1** program at all sites is divided into four sessions:
 - ▶ SESSION 1 - September to November.
 - ▶ SESSION 2 - December to February.
 - ▶ SESSION 3 - March to May.
 - ▶ SESSION 4 - June and July.
2. Parents of AG1 swimmers must pay the full session rate by the due date indicated. Prior to participating in a swim practice, all swimmers must have paid the enrollment fee and (if the swimmer is NEW) have paid the USA Swimming registration fee no later than 2 weeks after their first practice with MOR.
3. For AG1 swimmers participating in the June and July session, the fee is \$250.
4. Swimmers will be automatically enrolled for their subsequent sessions. If a swimmer does not wish to enroll for the next session, families *must opt out by sending an email to their coach and the team bookkeeper by the 15th of the month prior to the start of the next session (Nov. 15, Feb 15, or May 15).*

SITE SPECIFIC PAYMENTS

Riverwood Golf and Athletic Club members (family memberships only) receive a 10% discount on MOR membership dues for the highest-level participant in the program which is deducted over the year

FUNDRAISING CREDIT

1. Our "MOR Gives Back" program allows families to earn credit toward their dues through MOR Fundraising programs such as:
 - ▶ staffing snack booths at the PNC Arena during hockey, concerts and basketball games;
 - ▶ selling poinsettias; and
 - ▶ funds raised during our annual Swim-a-Thon.Families may earn credit up to the total amount of their swimmer's dues in the current year. Fundraising credit cannot be used for any fees other than dues per IRS Rules.
2. Fundraising credit earned by families between September and February will be credited in the current swim year. Fundraising credit earned after February will be credited to families in the next fiscal year (Sept-Aug) in which a swimmer is enrolled from the family.
3. Should a family leave the MOR program, all fundraising credit remains with MOR.

MOR PAYMENT OPTIONS

1. **Pay by Credit Card** (choose a or b)
 - a. **Click "Use for Fees Associated with Your Account" (aka Auto Pay)**
 - i. Members are charged on first of the month entire account balance.
 - ii. Members are charged 2.95% plus \$.30 processing fee; or
 - b. **Click "On Demand Payments"**
 - i. Members must decide when payment is made.
 - ii. Payments must be made by the 25th of the month.
 - iii. Members are charged 2.95% plus \$.30 processing fee per transaction.
2. **Pay by Automatic Checking (ACH)/Bank Draft**
 - a. Members set up payments from their checking account with their bank.
 - b. Members charged \$1.25 per transaction.
 - c. Fees are drafted on the first of the month.
3. **Checks and Cash for dues payments and monthly meet fees are no longer being accepted.**