Instructions for Paying Meet Entry Fees

With the exception of dual meets (a meet with just 2 YMCA teams competing) *Meet Entry Fees* are charged by the host of a meet. The Montclair Dolphins Swim Team sends in the meet entry fees, for each swimmer, when the team's entries are submitted to the host team. Entries and Entry Fees are submitted in advance of meets. The team charges your Team Unify account for the entry fee and you are responsible to reimburse the team for the fees. Please note: you are responsible for fees when your child is _entered_ in a meet. If you cannot attend, you are still responsible for the meet entry fees.   If you will not be able to participate in an *Auto Entry Meet*, it is your responsibility to notify the coach, in advance of the registration deadline, to avoid being charged meet entry fees.

Meet entry fees must be paid each and every month charges are incurred; for your convenience, we encourage you to setup your account for "Auto Pay." Using Auto Pay, your credit card (or bank account if you use ACH transactions) will be charged on the first of each month, for any Meet Fee charges that you have incurred.

About the Security of Auto-Pay

As far as the security of Team Unify (TU) in handling your personal information, the Swim Parents' Board has evaluated the TU solution and is satisfied that TU, and their partner: [C & H Financial Services, Inc](). have diligently worked to deliver industry standard secure payment processing to our members; and all appropriate measures are taken to insure that each family's private data is well protected. All pages that contain personal information (e.g., when a credit card number is entered) are protected by [128 bit encryption]() (https). Other than the fact that a family has setup Auto Pay, the personal information is not made available to the MYM volunteers that administer the team site; we don't (and can't) see your credit card or bank account numbers used for Auto Pay. In fact, when you log into your own account, you will only be able to see the last 4 digits of your own credit card number.

Worried about the Security in Setting up Auto Pay?

Something to Consider: Are Paper Checks Really Safer?

People don't realize that there is far more fraud resulting from paper checks than there is from electronic payments. We all know that it is much more dangerous to travel by car than to fly, but what we hear about in the media are those rare, but catastrophic, plane accidents. Similarly, the media reports about spectacular instances of fraud that impacts large numbers of people, e.g., when a bank gets hacked, but we seldom hear about the far more common instances where an individual's personal data is stolen from a paper check. The attached link explains it well. In addition to your drivers license number or social security number that the article warns about, it is important to remember that the preprinted check already includes: your bank name and ABA number, your bank account number, your name and normally your address; which is basically all the information a thief needs. When you write a check, this information is made available to every person that handles it; that same information is encrypted with electronic payments and is normally not seen by human eyes.

http://www.businessinsider.com.au/that-checkbook-of-yours-is-an-identity-theft-time-bomb-waiting-to-go-off-2012-8

Still Want to Pay by Check?

If you are still uncomfortable with Auto Pay, you may pay by check, made out to: "MYM Swim Team," every month you have Meet Fee charges. Please mail the check to:

MYM Swim Team
c/o Mike and Robin Leach
185 Chittenden Rd.
Clifton, NJ 07013-4127

Please do not leave payments in family folders or at the desk at the Y; Meet Fee checks, and checks for the $20 annual fee, must be MAILED to the address above.

Late Fees

As this system is still new, we have not yet established "late fees." However, in the near future, a late fee will be assessed for any charges not paid by the 21st of the month. Auto pay will prevent late charges.