



**130 S. Academy Drive
Ephrata, PA 17522
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Electronic Funds Transfer (EFT) Policies and Procedures

1. When purchasing a membership using an EFT, you are signing a one year minimum agreement. Your one year minimum membership will be monthly payments that will be debited from your account on or around the 2nd of each month. Upon signing the EFT agreement your membership will begin and a prorated dollar amount for the remainder of the current month will due plus 12 monthly withdrawals thereafter. This agreement will continue after your one year minimum term at the monthly rate until you cancel in accordance to this agreement.

After completing the one (1) year minimum term or any time thereafter this agreement can be terminated by either party with a written notification 30 days in advance. Example: All cancellation requests received in October will result in a final monthly deduction to be taken in October and no further withdrawals to be taken in November or following months.

2. There is a one time Start-up Fee for new members to begin an EFT membership that is payable at the time of registration. Any membership expired over 30 days is considered a new membership.
3. There is an annual Administration Fee payable at the time of registration and thereafter will be debited from your account each year of your monthly membership on or around the 2nd of your anniversary month. To cancel the debit of the administration fee the Recreation Center requires written notice and cancellation of your membership 30 days before your anniversary date.
4. Your monthly membership has a (1) year minimum commitment, if you wish to cancel your membership early, a \$50 Buy Out fee is required with your 30 day cancellation notice.
5. Any EFT account which misses a monthly withdrawal due to Insufficient Funds will be considered delinquent. We will notify you of a delinquent EFT account via a phone call. Balance is due **immediately**. If payment is not received immediately any balance that remains at the time of your next billing date will be withdrawn from your account along with your regularly scheduled membership dues.
6. If a delinquent withdrawal occurs a second time, the membership will be rendered Void.
7. If a member closes their account, stops payment, or revokes authorization for a withdrawal, their membership will be rendered void. The outstanding balance must be paid in full prior to another membership being purchased.
8. The Ephrata Recreation Center reserves the right to charge the account for collection costs incurred against any delinquent account that has not fulfilled the one year membership period.