

# Payment Authorization

## PROGRAM PRICING AND DUE DATES

Summer Camp Registration fees and Camp Session deposits are due at time of registration using a Credit/ Debit Card.

We accept debit and credit cards, including Visa, MasterCard, American Express and Discover.

If registering for a Camp Session or Camp Add on after an installment due date (below), your Camp Session deposit and any missed installment payments are due at checkout.

## AUTOMATIC DRAFT PAYMENTS

As a reminder, Camp Session tuition balances and Camp Add ons that are not paid in full at time of registration are automatically enrolled in monthly draft payments on Feb. 5, Mar. 5, Apr. 5 and May 5 using ACH Withdrawal or a Credit/ Debit card.

## DRAFT PAYMENT METHODS

Your Camp Session tuition will be drafted from the payment method (ACH Withdrawal or Credit/ Debit Card) you selected during your initial registration.

If you did not authorize a payment method with valid account information during initial registration, your Camp Session tuition balance will be drafted from the Credit/ Debit Card you use for your Camp deposits on the next step.

You can update your draft payment method by visiting the JCC in person or by using the two-step authorization process provided in your original confirmation email.

*For your security, the Mandel JCC cannot accept or authorize a payment method over the telephone or in written form.*

*Bank and Credit/ Debit card account information must be provided in person or through your online account.*

Payment methods for automatic drafts must be authorized at least fifteen (15) business days prior to an installment date.

## CONVENIENCE FEES

**PLEASE NOTE: A three percent (3%) convenience fee will be added to/ applied to each installment payment that is drafted from a Credit/ Debit card.;**

The convenience fee is a credit card processing fee for payments authorized by the Mandel JCC's credit card merchant and is not included in the cost of Registration Fee(s) Camp Session deposit(s)/ tuition and/ or Camp Add ons.

Convenience fees do not apply for installment payments made through ACH Withdrawal.

## CANCELLATIONS, TRANSFERS AND REFUNDS

For specific dates and fees related to program cancellations, transfers and refunds, please [visit our website](#).

Additional financial policies, payment guidelines and fees acknowledged during your initial registration are available for review in the [Mandel JCC Waiver](#).

## **Waiver, Indemnification and Financial Agreements**

### **PARTICIPANT LIABILITY WAIVER AND INDEMNITY**

Participation in any Mandel JCC activity, program or use of any recreational facilities involves a risk of accidental injury despite safety precautions. Having been informed of the activities to be conducted by the Mandel Jewish Community Center of the Palm Beaches, Inc., I, the individual, and/or as a parent and/or legal guardian of the participant(s) named herein, assume all risks and hazards, incidental to the activities and release from all responsibility and agree to indemnify and hold harmless the Jewish Federation of Palm Beach County, the Mandel Jewish Community Center of the Palm Beaches, Inc., its officers, directors, independent contractors, volunteers and all employees for any illness or injury to me or my children and/or family members occurring during their participation in any activities or use of any recreational facilities at or conducted by the Mandel JCC of the Palm Beaches, Inc.

*By providing my signature below, I am acknowledging that I have read and understand the Participant Liability Waiver and Indemnity stated above.*

## **FINANCIAL POLICIES AND PARTICIPATION AGREEMENTS**

### **Summer Camp Pricing**

#### **Summer Camp Registration Fee**

A one-time, per-child \$50 Summer Camp Registration fee is due at time of sale.

You must pay the Registration fee prior to registering for an upcoming program year Summer Camp Session and/ or Summer Camp Add on.

Camp Registration fees are non-refundable.

#### **Camp Session (Camp Tuition)**

Camp Session tuition is defined by the per-child cost of a 1, 2 or 3-week camp program at the time of sale.

Camp Session tuition can vary due to promotional pricing, alternate program participation and an individual participant's eligibility for program discounts.

Camp Sessions require a per-session, non-refundable deposit that is due at the time of sale. Camp deposits reserve your child's space in a Camp Session and will be applied to your child's total Camp Session tuition.

#### **Camp Add ons**

Camp Add on fees are defined by the per-child cost of an individual Before Care, After Care, Transportation, Daily Lunch or Weekly Lunch option.

### **Payment Methods**

All online transactions that require a point of sale payment must be paid using a Credit/ Debit Card. We accept Visa, MasterCard, American Express and Discover. Cash, eChecks and Bank Debit are not accepted methods for online payment transactions.

Camp Session tuition balances and Camp Add ons that are not paid in full are automatically enrolled in monthly draft payments using (1) an Automated Clearing House "ACH" (Bank Account) Withdrawal or (2) a Credit/ Debit Card.

If you need to update your the method of payment for your automatic draft, please visit the JCC or follow the two-step authorization instructions provided in your confirmation email.

For your security, the Mandel JCC of Palm Beaches is not able to accept or authorize payment information provided over the telephone or in written form; bank and credit/ debit card account information must be provided in person or through your online account.

### **Automatic Draft/ Installment Payments**

Camp Session tuition balances and Camp Add ons that are not paid in full are automatically enrolled in monthly draft installment payments on Feb. 5, Mar. 5, Apr. 5 and May 5 using ACH Withdrawal or a Credit/ Debit Card.\*\*

If you choose to set up your balance for ACH Withdrawal, you must provide a valid Bank Routing number and Bank Account number at least fifteen (15) business days prior to an installment date.

If you do not provide a valid Bank Routing number and Bank Account number prior to the installment cutoff, your Camp balance will be automatically drafted from the Credit/ Debit Card\*\* used to pay your Camp Session deposit(s).

**PLEASE NOTE: Installment payments drafted from a Credit/ Debit card are subject to an additional three-percent (3%) convenience fee.\*\***

### **Payment Installment Schedule/ Dates**

#### **Before February 5**

Registration Fees and Camp Deposits are due at time of sale.

The remainder of your Camp Session tuition and Camp Add ons will automatically draft on Feb 5 (25%), March 5 (25%), April 5 (25%) and May 5 (25%)

#### **February 5 - March 4**

Registration Fee(s), Camp Deposit(s), 25% of Camp Session tuition(s) and Add ons are due at time of sale.

The remainder of your Camp Session tuition and Camp Add ons will automatically draft on March 5 (25%) April 5 (25%) and May 5 (25%)

#### **March 5 - April 4**

Registration Fee(s), Camp Deposit(s), 50% of Camp Session tuition(s) and Add ons are due at time of sale.

The remainder of your Camp Session tuition and Camp Add ons will automatically draft on April 5 (25%) and May 5 (25%)

**April 5 - May 4**

Registration Fee(s), Camp Deposit(s), 75% of Camp Session tuition(s) and Add ons are due at time of sale.

The remainder of your Camp Session tuition and Camp Add ons will automatically draft on May 5 (25%)

**On/ after May 5**

Registration Fees, Camp Session tuition and Camp Add ons are due in full at time of sale.

**Reduced Weeks, Withdrawals, Cancellations and Transfers**

Once you have registered for Camp, we know there might be a need to revise your schedule as your summer plans unfold.

All Camp Session reductions and/ or transfers must be received in writing on or before April 29.

Camp Registration fees and Camp Session deposits are non-refundable and non-transferrable to other JCC activities, programs and/or fees for other family members.

Withdrawal and/ or non-attendance due to illness, vacation or inclement weather; participants cannot transfer to/ from a program or camp unit after the program has started.

**Prior to March 11**

A refund is available for any monies paid for Camp minus the Camp Registration Fee and any Camp Session deposit(s).

**March 11 - April 28**

A refund is available for any monies paid for Camp minus the Camp Registration Fee and any Camp Session deposit(s).

A \$15 administrative fee is applied for each change<sup>x</sup> made to your registration.

**After April 29**

No refund is available

A \$15 administrative fee is applied for each change<sup>x</sup> made to your registration.

<sup>x</sup>Any changes in registration may result in a re-calculation of promotional pricing and eligibility for discounts.

**Convenience Fees and Additional Financial Policies**

**\*\*Convenience Fees**

**\*\*A three percent (3%) convenience fee is added to/ applied to each installment payment drafted from a Credit/ Debit card.**

The convenience fee is a credit card processing fee for payments authorized by the Mandel JCC's credit card merchant and is not included in the cost of Registration Fees, Camp Session Deposit/ Fees and/ or Camp Add ons. Convenience fees do not apply for installment payments made through ACH Withdrawal.

### **Returned Payment Fee**

Returned payments for insufficient funds or invalid bank information are subject to a \$100.00 returned payment fee.

### **Automatic Payments/ Drafts**

If two automated payments drafts are returned within six months, automatic payment privileges may be revoked and all fees must be paid in advance.

If your automatic payment is returned, it will be resubmitted for collection on the JCC's next draft date.

The JCC will attempt to collect all returned outstanding payments and unpaid balances until they are paid in full.

Your financial institution may charge a fee for each unsuccessful draft attempt; the JCC will not reimburse fees incurred due to unpaid drafts resulting from insufficient funds or invalid account information.

It is your responsibility to contact the JCC to resolve outstanding payment issues including but not limited to account information that is expired, lost, stolen, compromised and/or closed.

For your security, the Mandel JCC of Palm Beaches will not accept or authorize payment information over the telephone or provided in one-way written/ verbal communication.

### **Program Participation and Eligibility**

Continued participation and future registration may be suspended until all current and past due balances at the Mandel JCC of Palm Beaches are paid.

### **Refunds**

Refund amounts will be minus any deposits, registration fees, program-specific cancellation fees and/or services already delivered or reserved. Refunds will be processed within 30 days from receipt of written notice.

If a refund is due, the refund amount will first be applied to any current or past due balances. The remaining amount will be issued back to the original form of payment.

Non-attendance in a program including but not limited to illness, vacation and/or inclement weather does not entitle you to a refund.

When you enroll in a program, you are reserving space, time, and staffing whether or not your child attends the program.

*By providing my signature below, I am acknowledging that have read and understand all Financial policies concerning pricing, payment, cancellation and refunds stated above.*

## **Mandel JCC Program Participation Policies**

### **PROGRAM PARTICIPATION POLICIES**

#### **Photo Policy**

I hereby grant permission for the JCC and/or its agents to photograph and/or video tape the named registrant(s) during their participation in Mandel JCC programs, activities or use of recreational facilities at the JCC. I authorize the use of any such photos and/or videos for any promotional and/or documentary purpose without compensation. Promotional tools may include but are not limited to social media, website, and printed materials. I further

authorize the pictures and videos to be placed on the Mandel JCC or Camp Shalom social media accounts.

## Closure Policy

If the Mandel JCC must close due to unforeseen circumstances including, but not limited to weather emergencies, natural disasters, threats, and global health emergencies:

**For a short term closure**, defined as four to ten consecutive days of closure -

- If a participant is impacted by a single group or entire program short-term closure, a credit will be placed on your JCC account for the fourth through tenth day of closure.
- If a participant's group or the entire program requires a prolonged closure, all monies paid, but the \$50 registration fee, will be available as a refund to your original form of payment within 12 weeks.
- If a program is forced to close prior to its start, all monies paid, but the \$50 registration fee, will be available as a refund to your original form of payment within 12 weeks.

**For a prolonged closure**, defined as more than ten consecutive days of closure -

- The participant will receive an account credit (not cash refund) for the days a program was closed.
- Additional payments will be suspended until the program resumes.

## Health and Medical Treatment

I acknowledge that the health history provided is correct and accurately reflects the health status of the named participant(s) to whom it pertains. The named individual(s) has/ have permission to participate in all activities except those that have been noted during registration.

I give permission to treat in an emergency situation. If I cannot be reached in an emergency, I give my permission to hospitalize, secure proper treatment for, and order injection, anesthesia, or surgery for myself and/or participant(s) listed.

I understand the information on health-related forms will be shared on a "need to know" basis with Mandel JCC staff. I give permission to print and or photocopy a printed version of the health information that I have provided for the care and treatment of myself and/ or participant(s) listed.

In addition, the Mandel JCC has permission to obtain a copy of the participant(s)' health record from the Provider(s) who treat a participant. The Provider(s) may also talk with Mandel JCC staff about the participant(s)' health status.

## **COVID-19 Policy**

Coronavirus, COVID-19 is a virus that spreads through person-to-person contact. Federal and state authorities recommend social distancing as a means to reduce the spread of the virus. COVID-19 can lead to severe illness, personal injury, permanent disability, and death. Participating in Mandel JCC's programs or accessing Mandel JCC's facilities could increase the risk of contracting COVID-19. While the Mandel JCC is taking many steps to prevent the spread of COVID-19, the Mandel JCC in no way warrants that COVID-19 infection will not occur through participation in Mandel JCC's programs or accessing Mandel JCC's facilities.

There is always a risk of exposure to COVID-19 in any public place where people are present. The Mandel JCC realizes that it cannot eliminate all risk but is committed to minimizing the risk to those coming to our facilities. Our efforts, however, do not replace important practices to keep yourself well, including vigilant hand hygiene and staying home when symptomatic.

### **COVID-19 Protocols**

- All guests age 2 and over are required to wear a mask that completely covers the nose, mouth and under the chin except when eating or drinking in designated areas, or otherwise noted in program description.
- All guests and participants age 18 and over, are required to present either proof of vaccination (printed or digital) or a negative result of a COVID-19 PCR test taken no more than 72 hours/ 3 days prior to entering the Mandel JCC or attending a program/ activity unless otherwise noted in program description. At-home tests and rapid tests are not accepted. Full vaccination is defined as the completion of second dose at least 14 days prior to the program date.
- Any special conditions or policy changes for upcoming events including face coverings, proof of vaccinations or COVID-19 test requirements, will be sent directly to the individual signing this agreement. Updates will also be provided regularly for review on the JCC website, JCCOnline.com.
- You are responsible for communicating the testing requirements to participant(s) and/ or anyone for whom you have registered or made a purchase on behalf of.
- If, within 14 days prior to your visit to the Mandel JCC, you and/ or the participant(s) listed have have been in contact with anyone diagnosed with COVID-19 or are experiencing flu-like symptoms, we ask that you please stay home.

## **Vaccination Policy**

The Mandel JCC requires that all participants must up to date on their MMR vaccines and provide a current immunization record. The Mandel JCC does not allow for religious or personal exemptions. The only exemption allowed is from a medical doctor with full explanation as to why the child cannot be vaccinated.

*By providing my signature below, I am acknowledging that I have read and understand the Program Participation Policies stated above.*

## **Waiver Signature and Agreements**

**I have read, understand and agree with all of the policies as stated in this document and I have discussed participant expectations with any additional participants listed below. I understand that the Mandel JCC has the authority to revoke my right, and/ or the right's of the individuals listed to participate in Mandel JCC programs and activities for actions that fall outside of the guidelines above, are not in keeping with the mission of the Mandel JCC and/or failing to follow the policies/ procedures of the Mandel JCC. My signature below indicates that I have read, understand and agree to adhere to all policies, procedures as outlined in this document.**

**The parent/ guardian signing represents by executing this document that they have the full authority to give permission for the minor child to participate in this program and intends unconditionally for the Mandel JCC to rely upon this representation for all purposes related to the program and its policies.**

**If you have questions or concerns about any of the waivers and policies outlined above, you should contact the JCC prior to providing your signature.**

**This agreement includes the individual completing this registration as well as the following participants:**

[Participant Name]