

Membership Agreement

By participating in the YMCA of Central Massachusetts/YMCA Nationwide Membership Program, I agree to release the National Council of Young Men's Christian Associations of the United States of America, and its independent and autonomous member associations in the United States and Puerto Rico, from claims of negligence for bodily injury or death in connection with the use of YMCA facilities, and from any liability for other claims, including loss of property, to the fullest extent of the law.

AUTHORITY TO DRAW ACH DEBITS, CREDIT CARDS, OR OTHER DRAFTS FOR MEMBERSHIP

PAYMENTS: To the YMCA: I have given authority to the bank or credit card issuer named above to honor preauthorized debits drawn by you on my account for membership payments as indicated above. It is understood that the draft on my account shall constitute valid notice of such payment due on my membership. When the bank or credit card issuer honors the payment, my account statement shall constitute receipt for the payment. Should any credit/bank draft not be honored by the issuer when received by them, then it is understood that the payment has not been made and I am responsible for making the payment directly to the YMCA. If payment does not clear the YMCA will reschedule the draft including the additional service charges.

MEMBERSHIP CANCELLATION POLICY

Member Right to Immediate Cancellation: You may cancel your membership without penalty or further obligation during the first thirty (30) days of your membership by **submitting in writing** your notice of cancellation. All membership fees paid to the YMCA, including the joining fee, will be refunded to you.

Member Ongoing Right to Cancellation: After the first thirty (30) days of membership, you may cancel the remainder of your membership at any time by giving the YMCA 48 hours (or 2 days) written notice prior to month end.

BANK DRAFT/CREDIT CARD AGREEMENT

Bank Draft/Credit Card is a continuous membership plan. I understand that my membership will remain in effect permanently or until I initiate its termination **in writing**. In addition, I understand that if I wish to terminate or change my membership in any way, I must give the YMCA 48 hours (or 2 days) written notice prior to month end.

The YMCA may, at its discretion, adjust the monthly rate it charges for my membership. I understand I will receive at least thirty (30) day notice prior to any change. I understand that after two (2) unpaid drafts, the YMCA may terminate my membership until I have brought all payments up to date.

OTHER MEMBERSHIP POLICIES

If your membership lapses for thirty (30) days or less you will not be charged a re-joining fee. If your membership is terminated and it has been more than thirty (30) days, you may be charged a re-joining fee. The YMCA is not responsible for lost or stolen items.

Physical activity involves some risk. By using YMCA facilities or participating in programs, you understand and accept these risks. The YMCA is not responsible for injuries or accidents related to normal use or participation.