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March 1, 2017

Dear Crossroads YMCA Member,

In order to better serve you, our member, we are continuously reviewing our internal processes to reduce costs and increase our efficiencies. One of the areas we have looked into is our internal cost of processing returned membership drafts due to non-sufficient funds, both in checking and debit accounts, as well as returned credit card drafts.

As a result of reviewing this area, we have enhanced our partnership with the company that we recently contracted with for our membership software (Daxko). This enhanced partnership will allow us to decrease time and costs related to managing returned drafts and increase our everyday service to our members. This letter is a notice of changes to our returns policy which **will take effect on April 1, 2017**. The following outlines the changes for collecting returned membership drafts:

- In the event an "ACH" item, debit card or credit card draft is returned due to non-sufficient funds or inactive account, eCashflow (name of vendor) will electronically attempt to collect the funds **(2) two additional but separate times**.
- eCashflow (name of vendor) will charge a fee of \$20.00 for the original non-sufficient fund draft. The YMCA is not receiving these funds nor has the ability to reduce or remove the fee.
- eCashflow (name of vendor) will not charge fees for lost, stolen or expired debit and credit cards.
- eCashflow's (name of vendor) name and phone # will be listed on your bank account in cases you have questions and wish to speak to someone.
- eCashflow (name of vendor) will attempt to collect the funds up to 30 calendar days from the day of the original draft day.
- The Crossroads YMCA will not be responsible for any additional charges you may incur from your banking institution due to having insufficient funds in your account.

I want to clarify that these changes only affect those individuals who have their membership drafts returned to us for non-sufficient funds. The vendor, eCashflow is partnered with the membership software company (Daxko) who processes the draft for your monthly membership fees.

We thank you for your cooperation with these changes and look forward to continue serving you. If you have any questions and/or concerns, please contact me at the below listed addresses.

Sincerely,

Laurie A. Halaska, CEO

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