

**AQUATICS AND GENERAL PROGRAM  
REFUND , CREDIT AND CHANGE OF REGISTRATION POLICY**

(Revised 6/1/03)

**A full refund, credit or class switch** may only be issued under the following situations: (choice of the participant)

1. The YMCA, for any reason, cancels the class for which a participant has registered.
2. A participant's first and/or second request is not available.

Other immediate family members are eligible for a choice of refund, credit or class switch if they are affected by either of these situations.

**A refund, credit or class switch with an additional 10% Administrative fee** may be issued under the following situations (choice of participant):

1. A registered participant requests a switch or cancellation by 5 pm the business day prior to the start of the session.
2. The participant has a valid medical excuse (a doctor's note is required in this instance).

It should be noted that any requests for switches under this situation shall only be processed when the 10% fee is received by the YMCA. Refunds and credits shall be issued with the 10% Administrative Fee deducted.

**After a session starts - No Refund or switch shall be granted.**

A session is considered to have started at 6 AM on the scheduled first day of the class (regardless of the time that the class meets). This rule does not apply to any refunds, credits or switches that occur as a result of the YMCA not being able to accommodate the participant.

Exception- Participants with a valid medical excuse may be issued a credit slip if the request is made in writing to the YMCA prior to the conclusion of the session (a doctor's note is required in this instance). The amount of the credit shall be calculated by using a prorated formula that includes a 10% administrative fee.

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Participants shall allow at least 2 weeks for refunds and credits slips to be issued. The YMCA reserves the right to change the above policy.