

Columbia Yacht Club

JOSEPH MARCINIAK, Commodore
LISA DESANTIS, Vice Commodore
JEFFREY VANDER MEADE, Rear Commodore



JACK JENSEN, Secretary
GRETCHEN HORN, Treasurer

Established 1892

Columbia Yacht Club Credit Policy

One of the privileges of Columbia Yacht Club (COLYC) membership is to have credit extended to the member for such expenditures, as s/he would like to incur at the Club. To keep this privilege, members must adhere to credit policies as set forth by the Board of Directors and the by-laws of Columbia Yacht Club.

- On or about the first day of each month, each member is emailed a statement of his or her charges. On each statement, you will see the dues for the coming month and the charges from the previous month.
- Payment is expected upon receipt of the statement but DUE BY MONTH END.
- Payments can be made by Credit Card, ACH Direct Debit or Check.
- A LATE FEE of 1.8% of the past due balance will automatically be applied if payment is not processed by the DUE DATE.
- At 10 days past due, members are no longer extended credit. All charges must be paid at the time of purchase by an approved credit card.
- At 40 days past due, a Suspension Notice Letter will be mailed. This letter gives notice that the member has 10 days to satisfy the charges AND provide a valid credit card or ACH Direct Debit account on file. At the end of 10 days, the Board of Directors will vote to suspend all charging privileges and suspend the member from use of the club. Dues and minimums continue to accrue during the suspension period. *review bylaws
- At 60 days past due, the member will be brought before the Board of Directors for expulsion from the club.
- It is the responsibility of the member to ensure that a valid credit card number on file.
- The Board of Directors has approved three methods for payment of monthly charges, by check, ACH Direct Debit account or by credit card.
- All credit card transactions are subject to a processing fee.
- Approved credit cards are Visa, Master Card, American Express, or Discover Card.
- All members are automatically enrolled to receive paperless statements via e-mail.
- If the charges are refused by the credit card company or bank, the member will be notified expeditiously to make arrangements for settlement of refused charges.
- All fees associated with refused or disputed charges by the credit card company or bank will be paid by the member.