Payment Policy

The Northwest Michigan Community Action Agency Payment Policy contains terms that apply to the use of various authorized Payment Methods. You can decide whether or not to use an authorized Payment Method. If you elect to use an authorized Payment Method, you accept and agree to the terms applicable to that Payment Method as described below, and your agreement to said terms is an integral part of your agreement with Northwest Michigan Community Action Agency.

Autorhized Payment Methods

- Credit card
- Cash
- Money Order

<u>Limitations</u>. Depending upon your location and other factors, you may not be able to use one or more of the Authorized Payment Methods. Northwest Michigan Community Action Agency makes no guarantee that you will be able to use any one or more of the Authorized Payment Methods. Further, Northwest Michigan Community Action Agency reserves the right to restrict, including on an individual basis, access to Authorized Payment Methods if Northwest Michigan Community Action Agency suspects fraud, misuse, or abuse of any Authorized Payment Method.

<u>Policy Changes</u>. Northwest Michigan Community Action Agency reserves the right, at any time, to amend this Payment Policy, including the right to add or remove Authorized Payment Methods. If Northwest Michigan Community Action Agency removes an Authorized Payment Method, you will be provided with notice of such removal prior to the removal becoming effective for you, except where Northwest Michigan Community Action Agency is required by law or a third party such as the Authorized Payment Method Provider, to stop offering the payment method.

<u>Third Parties</u>. Some of the Authorized Payment Methods are controlled by third party providers. Authorized Payment Methods that are controlled by third party providers may be subject to additional terms and conditions, may be subject to change or restrictions beyond those listed here, and may be subject to fees or costs of use not listed here. If you choose to use an Authorized Payment Method that it controlled by a third party, it is your responsibility to ensure compliance with all associated terms and conditions of use of such Authorized Payment Method.

<u>Refunds.</u> Fees pre-paid for classes, scheduled appointments, credit reports, loan applications and any other service requiring prepayment are non-refundable. In the event a patron cannot attend a

class or scheduled appointment that requires a pre-paid fee, the payment may be applied to another service offered by Northwest Michigan Community Action Agency.