

Leaside Curling Club

Chit Privileges



Effective September 1, 2009 the Leaside board of directors will administer chit privileges for Leaside Curling Club members.

Procedure for LCC Members

Leaside extends credit or chit-signing privileges to members as a courtesy. Chit privileges can be used at the LCC bar or at curling clubs that honor chits in the greater Toronto area. To remain eligible for these privileges members must abide by the following policies and procedures.

1. Members can register for chit privileges by mail, by inserting the chit application form into the secure mail box located by the front doors of the club, by providing the chit application form to the office staff or by providing the application form to a member of the LCC board of directors.
2. Members must provide an active credit card number for their file. The credit card information will only be used if you choose this as your preferred method of payment or if the invoice is not paid by the due date. (See information in items 3 and 4 regarding due date.)
3. When using chit signing privileges members must clearly indicate their chit number and they must clearly print their name beside their signature when signing at other curling clubs.
4. Invoices for chits will be distributed on the 28th day of each month at the club. These invoices can be found in the chit box at the bar. Invoices will also be distributed by email for all members who have provided an email. The invoice will not contain the chit but a copy is available in the office if you wish to cross-reference your invoice.
5. Members can choose to have the invoiced amount applied to their credit card or they may pay by cash or cheque. This choice is made when signing up for chit privileges or by notifying the board of directors by email or in writing.
6. Full payment is due on the 14th day of the month following the invoice. Cheques must be made payable to Leaside Curling Club.
 - For example an invoice may be issued on the 28th of November. Payment is due on the 14th of December.

7. If the invoice is not paid by this due date, the full amount owing will be automatically charged to the member's credit card and a \$5.00 surcharge will be applied to the invoice.
8. If the member's credit card is found to be "inactive" for whatever reason. It is the member's responsibility to inform the LCC board of directors and update their authorization form. Failure to update will result in a \$5.00 surcharge applied to the "re-issued" monthly invoice.
9. Chit accounts from the previous year must be paid in full before a returning member is allowed to sign up for a new season of curling.

Service Charges

10. A service charge of **\$5.00** will be applied by the Leaside board of directors to each monthly **Leaside Curling Club Invoice**.
11. Additional charges may be applied by the other clubs extending signing privileges. By using your LCC chit privileges at another club, members are agreeing to pay the other clubs service charges.
 - Please see Appendix A for additional clarification regarding service charge fees.

Procedure for Non-Members

12. Chit privileges will be extended to visitors of Leaside Curling Club if they can demonstrate that they have signing privileges from their home club.
13. A service charge of \$1.00 for each chit used will be applied to the non-member's invoice.
14. The LCC board of directors will not be responsible administering chit privileges for non LCC members. The City of Toronto Leaside Curling Club staff will collate chits, generate an invoice and communicate with other clubs as needed.

Appendix A - FAQs for LCC Chit Service Charges

1. Each time a chit is used does that generate an invoice?

A: No. All chits received by the board of directors between the first day of the month and the 28th day of the month will be applied to a single invoice. Only one \$5 service charge will be applied on each monthly invoice.

2. Will additional service charges be applied by the curling club I am visiting in addition to the monthly \$5 charge?

A: Yes, additional charges will probably be applied. Members using LCC chit privileges should be aware that service charges may be applied at the curling club they are visiting. These charges vary from club to club and the LCC board of directors does not control the amount charged. Members should be aware that by using your LCC chit privileges at another club you are agreeing to pay the charges that are applied at the club you are visiting. Members are encouraged to inquire at the club they are visiting to understand the chit charges that will be applied by the club.

3. Can I use my chit privileges at the LCC bar?

A: Yes. You can use your chit privileges at the LCC bar. Please note the \$5 service charge will be applied if a chit is used only once per month or if it is used every time the member is in the club over the course of a month.

4. Why do you need my email address to register for chit privileges?

A: An email address is required to facilitate communication about monthly invoices and to ensure you are receiving your invoice. Former chit members in good standing without email addresses will be exempted from this request.

5. If I choose to automatically pay by credit will I ever incur a late charge?

A: No, as long as the credit card you have provided for your file is in good standing you will not be charged any late fees, because your card will be billed monthly.