WHITEFISH LAKE GOLF CLUB

ROLL-OVER POLICY OR REFUND OF ANNUAL MEMBERSHIP FEES

<u>When no rounds have been played or commenced</u>, membership fees paid in any year shall, upon request, be applied to purchase of membership in the following year (roll-over), or refunded, upon the following terms:

- Reason for the request is not required.
- The request for roll-over or refund must be made in writing and delivered to the club board of directors or its secretary not later than October 15 of the year in which the fees were paid;
- Roll-over is permitted only to the next year of play; rollover extensions beyond one year for health related circumstances may be considered by the board of directors.
- The amount of refund, if requested, shall be reduced by a sum equal to five percent of the amount paid to cover administration expenses;
- Refunds will not be granted to non-health related rollover requests after the one-year rollover date is approved:

<u>When rounds have been played or commenced</u>, fees paid for membership in any year shall be applied to purchase of membership in the following year (roll-over), or refunded, upon the following terms:

- The request for roll-over or refund must be in writing, delivered to the club board of directors or its secretary not later than October 15 of the year in which the fees were paid, and accurately state a compelling health-related or other compelling reason for the member's inability to play;
- Approval of the request shall be in the discretion of the club's General Manager or the board of directors in unusual circumstances;
- Roll-over of fees, if allowed, is permitted only to the next year of play;
- The amount to be applied to roll-over, if allowed, shall be reduced by \$50 for each round played or commenced;
- The amount of refund, if allowed, shall be reduced by \$50 for each round played or commenced, and, if fees were paid by credit card, by the further sum of five percent of the amount paid.

Roll-overs and refunds shall not be allowed in any other circumstances.

Status on the cart barn waiting list and eligibility for reduced-rate senior membership fees shall not be affected by interruptions in seasonal play resulting in roll-over of fees paid, however that status shall be lost if the fees are refunded.