

HIGHWOOD GOLF AND COUNTRY CLUB

Rules and Regulations



1.0 General

1.1 Terminology

- 1.1.1 “Highwood Golf” or “Club” means the Highwood Golf and Country Club.
- 1.1.2 “Member” means a person who has been granted Membership in the Highwood Golf and Country Club within one of the classifications listed in these Rules and Regulations.
- 1.1.3 “Guest” means a person who is the guest of a Member, a public player, a customer, or a visitor to the Highwood Golf and Country Club.
- 1.1.4 “Employee” means any person employed by the Highwood Golf and Country Club.
- 1.1.5 “Shareholder” means an individual 18 years of age or older, firm, company, partnership, or corporation in whose name a share in the capital stock of the Highwood Golf and Country Club is registered.
- 1.1.6 “Board” means the Board of Directors of the Highwood Golf and Country Club

1.2 Application and Consent

- 1.2.1 These Rules and Regulations apply to all Members and Guests of the Highwood Golf and Country Club.
- 1.2.1 By purchasing a Membership or a green fee at Highwood Golf, individuals agree to adhere to these Rules and Regulations.

1.3 Liability

- 1.3.1 Members and Guests hereby hold harmless and indemnify the Club from any damage, injury, claims, or losses arising from the use of its facilities and equipment.
- 1.3.2 The Club does not accept any liability for injury or damage caused by the actions of a Member or Guest.
- 1.3.3 The Club is not responsible for damage to people or property, unless caused directly by the actions of a Highwood Golf Employee.
- 1.3.4 Members and Guests must take all reasonable precautions to ensure safety and are fully responsible for any personal injury or property damage caused by their golf shots or other actions while on Club property.

2.0 Conduct

2.1 Standard of Conduct

- 2.1.1 Members and Guests are required to follow the Standard of Conduct while on Club premises.
- 2.1.2 Employees must be treated with respect and courtesy.
- 2.1.3 The use of offensive language, disruptive or aggressive behavior, and intentional damage to Club property or equipment is strictly prohibited.
- 2.1.4 Members and Guests are prohibited from engaging in any form of discrimination based on sex, race, or religion.
- 2.1.5 Members and Guests must refrain from any form of harassment, which includes any actions, comments, gestures, or physical contact of an inappropriate or sexual nature that may cause offence, humiliation, or be deemed unwelcome.

2.2 Reporting

- 2.2.1 Club Management is responsible for identifying and addressing violations of the Standard of Conduct.
- 2.2.2 Any Member or Employee should promptly report any violation of the conduct requirements to the General Manager.
- 2.2.3 All general complaints, requests, and applications to the Board must be submitted in writing for consideration. To be valid, each submission must include the signature of the individual making the complaint.

2.3 Discipline Policy

- 2.3.1 The Board may take disciplinary action, without compensation, against any Member found in violation of expected conduct standards. Actions may include:
 - a. A written warning.
 - b. Suspension of Membership privileges for a period determined by the Board.
 - c. For serious offences, the Board will review the matter and may impose a long-term suspension or terminate the individual's Membership without compensation.
- 2.3.2 Club Managers or their designated representatives are authorized to issue temporary suspensions to any Member pending a hearing by the Board if they are found to have violated this policy.
- 2.3.3 The General Manager is responsible for notifying the President and/or Vice President, so the Board of Directors can be consulted to determine the appropriate course of action. The Member will remain suspended until the President communicates the Board's decision to the General Manager.

3.0 Golf Course Rules and Guidelines

3.1 General

- 3.1.1 Children aged 12 and under must be under the direct supervision of an adult while on Club premises.
- 3.1.2 Any Member may invite guests as green fee players, who will be charged the Highwood Guest Rate. The Member is responsible for the conduct of their guests as well as any debts or liabilities incurred by them.
- 3.1.3 Pull carts are provided complimentary for Members. There is a pull cart fee for green fee players.
- 3.1.4 Rain checks will be issued at the discretion of the Pro Shop Staff, based on the number of holes completed.

3.2 Registration, Starting and Group Size

- 3.2.1 Register at the Pro Shop at least 15 minutes before your tee time and check in with the Starter before teeing off.
- 3.2.2 Groups are limited to four (4) golfers, unless prior approval is granted by the Head Golf Professional or the General Manager.
- 3.2.3 The Starter is responsible for ensuring smooth and orderly play. They must report any issues that negatively impact play to the Pro Shop Staff for further action.

3.3 Players Assistants and Pace of Play

- 3.3.1 Players Assistants are authorized to monitor and maintain the pace of play.
- 3.3.2 All players must maintain an appropriate pace of play.
- 3.3.3 The expected pace of play on the Highwood 18 Course is 4 hours and 10 minutes, which allows 2 hours for the front nine, 10 minutes at the turn, and 2 hours for the back nine. The expected pace of play on the Spitzee 9 Course is 1 hour and 50 minutes.
- 3.3.4 Groups that fall behind may be asked by the Players Assistant to speed up or to pick up their balls and move forward to keep up with the group ahead.
- 3.3.5 Players who do not adhere to the pace of play policy or refuse to follow the instructions of Players Assistants or Highwood Pro Shop Staff may be removed from the golf course.

3.4 Weather Cancellation and Frost Delays

- 3.4.1 Tee times will be cancelled if a delay of more than two (2) hours is expected due to weather conditions or frost delays.
- 3.4.2 Tee times will resume as originally scheduled once play resumes.
- 3.4.3 Players who miss their tee times due to weather cancellations will be offered available spots on a first-come, first-served basis.
- 3.4.4 Players will be notified of cancellations or delays via email or on the Highwood Golf website.

3.5 Golf Etiquette

- 3.5.1 All golfers are responsible for understanding the rules and etiquette of golf and should always demonstrate good sportsmanship.
- 3.5.2 Players must repair ball marks on greens, rake bunkers and replace or fill divots.
- 3.5.3 Push/pull carts must not be placed on or pulled through tees, greens, bunkers, or any environmentally sensitive areas.
- 3.5.4 Players are prohibited from discarding waste, cigarette butts, sunflower seeds or other debris on the course, tees, or greens.

3.6 Right of Way

- 3.6.1 Turf Care staff always have the right of way on the course.
- 3.6.2 The Golf Course Superintendent has the authority to close any part or the entire course to golfers or golf carts if, in their judgement, the use of the area could cause damage to the course or create hazardous or unsafe conditions.

3.7 Handicaps

- 3.7.1 Members must maintain an official handicap through the Golf Canada Handicap system to participate in tournaments and leagues.
- 3.7.2 Highwood Unrestricted Members, Restricted Members, and Intermediate Members will each receive a complimentary Golf Canada membership. This membership provides a username and password for accessing the Golf Canada handicap website to enter their scores. They should contact the Pro Shop if they need assistance with setting this up.
- 3.7.3 Introductory Members, Junior Members, and Spitzee Members wishing to maintain a handicap during the season may purchase a Golf Canada Membership - contact the Pro Shop for assistance.
- 3.7.4 Highwood Golf retains the right to deny any Member entry into a tournament or event if their handicap records are deemed to be inappropriate.

3.8 Practice Facilities (Driving Range, Short Game Area, and Putting Green)

- 3.8.1 The use of the Practice Facilities is complimentary for all Members and Green Fee players. All others must pay in advance at the Pro Shop to use the Practice Facilities.
- 3.8.2 Players must use designated areas only when hitting balls at the Driving Range. A “Mats Only” sign will be posted if the grass tee is closed.
- 3.8.3 Range balls must not be picked up or removed from the Driving Range.
- 3.8.4 Range balls are not allowed for use on the course or on the Putting Green.
- 3.8.5 The Driving Range and Short Game Area will be periodically closed in the evenings for staff to perform a clean pick. These closures will be posted in advance.
- 3.8.6 Pitching or chipping is not permitted on the Putting Green adjacent to the Clubhouse.

4.0 Dress Code

4.1 Application:

- 4.1.1 Suitable attire must be worn on the golf course, practice facilities and in the clubhouse.
- 4.1.2 Club Management and Pro Shop Staff are responsible for enforcement of the dress code rules.

4.2 Guidelines:

- 4.2.1 The following are general guidelines for acceptable attire at Highwood Golf:
 - a. Tank tops, halter tops and similar attire are not permitted.
 - b. Sweatpants, gym shorts, cut-offs and the like are not permitted.
 - c. Clothing must not display offensive graphics or language.
 - d. Shorts, skirts and skorts must be tailored and of reasonable length.
 - e. Jeans may be worn provided they are not tattered or torn.
 - f. Appropriate footwear is required. Players must wear soft-spiked golf shoes, running shoes or soft-soled sports shoes. Steel spikes are prohibited.

5.0 Alcohol

- 5.1 The sale and consumption of alcohol on Club premises will be in accordance with AGLC Rules and Regulations.
- 5.2 Members and Guests are responsible for their own conduct regarding the consumption of alcohol on Club premises and the operation of motor vehicles afterward.
- 5.3 All alcohol consumed on Club premises must be sold and served by a ProServe certified employee of the Club.
- 5.4 No alcoholic beverages may be consumed on Club premises unless purchased from the Club.
- 5.5 Individuals who bring their own alcohol onto Club premises violate the Club’s liquor licence and will be asked to leave. Personal coolers are not allowed.
- 5.6 Club management reserves the right to refuse the service of alcohol to any individual deemed to be intoxicated.

6.0 Smoking and Vaping

- 6.1 Smoking and vaping are prohibited in all indoor areas and on Clubhouse patios.
- 6.2 Smoking and vaping are prohibited in outdoor areas within 10 meters of any doorway, window, or building air intake.

7.0 Mobile Devices and Music

7.1 Mobile Devices:

- 7.1.1 Mobile devices are permitted on the course and in the clubhouse, but Members and Guests are encouraged to use silent mode to avoid disturbing others.
- 7.1.2 Texting or talking on a mobile device while playing golf is discouraged as it can contribute to slow play and distract other players.

7.2 Music:

- 7.2.1 Music using personal portable speakers is not allowed within 10 meters of any building.
- 7.2.2 Music is allowed at the Practice Facilities but must be played through headphones at a volume that cannot be heard by others at any location on or near the Practice Facilities.
- 7.2.3 Members and Guests may listen to music using personal portable speakers, provided the volume is kept low enough not to disturb other groups or nearby residences. As a courtesy to others, please check with other members before turning on any personal portable speakers. Music must be turned off when approaching areas such as tee boxes and greens, or when other golfers are nearby.
- 7.2.4 Music is prohibited during competitive play in all Club tournaments. The Club may permit music during certain events such as team scrambles or league play. Corporate tournaments may also choose to play music at their discretion during their events.

8.0 Power Carts

8.1 Use of Power Carts

- 8.1.1 Only individuals 18 years of age or older, with a valid Driver's Licence, may rent or operate power carts.
- 8.1.2 Power carts are limited to two passengers at any time, and only two golf bags are allowed per cart.
- 8.1.3 A maximum of two power carts per foursome is encouraged to minimize wear and tear on the golf course.
- 8.1.4 Power carts should only be used on the golf course and designated areas. They are not to be driven on public roads, although they may cross public roads at designated crossings.
- 8.1.5 Power carts must be operated on designated paths where possible.
- 8.1.6 Power carts must not be driven within 30 yards of the greens unless the individual carries a Blue Flag.
- 8.1.7 Pro Shop Staff have the authority to determine when power cart use is limited to "cart paths only" or when course conditions make power carts unfit for use due to weather conditions.

8.2 Blue Flags for Power Carts

- 8.2.1 Highwood Golf recognizes that certain individuals with physical limitations may require relaxed power cart rules to enhance their golfing experience by reducing physical demands and allowing them to maintain an appropriate pace of play.
- 8.2.2 Blue Flags provide approved individuals with enhanced course access and should not be used without due consideration for the potential damage power carts can cause to the course. Power carts are not allowed on tee boxes or greens.
- 8.2.3 The following rules apply to Blue Flag use:
 - a. To qualify for a Blue Flag, a golfer must present the Head Professional a valid disabled parking placard, registration certificate, or a physician's note authorizing the use of a Blue Flag for medical reasons.
 - b. Blue Flag access is granted only to the qualified individual, not their entire group.
 - c. The use of a Blue Flag is a privilege, not a right. Respect for the golf course is essential, and failure to adhere to the above rules may result in the revocation of Blue Flag privileges.

8.3 Power Cart Rental

- 8.3.1 Power carts are rented per seat, with each rider required to pay the appropriate fee.
- 8.3.2 Individuals using rented power carts are responsible for their safe operation and assume all liability related to their use.
- 8.3.3 The individual renting a power cart is responsible for any damage to the power cart during their rental period, including the cost of repairs.

8.4 Power Cart Yearly Lease

- 8.4.1 Members can lease a power cart for the entire golf season. The yearly lease payment covers either a single rider or a couple. If the cart is leased to a single rider, any additional rider will be required to pay the appropriate cart fee.
- 8.4.2 Those leasing a power cart are responsible for its safe operation and assume all liability related to its use.
- 8.4.3 The individual leasing the power cart is responsible for any damage while in their possession, including repair costs.

8.5 Private Carts

- 8.5.1 Members may operate their privately owned power carts on the golf course. Private cart owners are required to pay an annual "Trail Fee" for the right to operate a privately owned power cart on Club property.
- 8.5.2 Private Carts must be maintained to meet environmental standards, including suitable noise levels and emissions. Carts that fail to meet these standards will not be allowed on the course.
- 8.5.3 Private carts are for the use of the registered owner and their spouse only. Lending, renting, or allowing others to use the cart is prohibited.
- 8.5.4 Private cart owners are responsible for the safe operation of their carts and assume all liability for their use.
- 8.5.5 Private cart owners who maintain their playing memberships are eligible for cart storage by paying an annual storage fee for the period from November 1st to October 31st of the following year. Cart storage is available on a first-come, first-served basis.
- 8.5.6 Private cart owners are responsible for providing their own insurance.

9.0 Booking Tee Times

9.1 General

- 9.1.1 Tee times can be booked online via the Club Unity booking system, available on the Highwood Golf website.
- 9.1.2 Upon booking, confirmation will be emailed. Any changes or cancellations to tee times can be managed directly through the Club Unity booking system.
- 9.1.3 Shareholder Members may book tee times up to nine (9) days and Seasonal Members may book tee times up to eight (8) days in advance, starting at 9:00 pm.
- 9.1.4 Shareholder Members booking with guests may reserve tee times up to nine (9) days in advance, starting at 10:00 pm. and Seasonal Members booking with guests may reserve tee times up to eight (8) days in advance, starting at 9:00 pm.
- 9.1.5 Green fee players may book tee times up to seven (7) days in advance, starting at 9:00 pm.

9.2 Member-Group Bookings:

- 9.2.1 Shareholder Members and Seasonal Members may book groups with up to twelve (12) players, or a maximum of three full tee times, through the Club Unity booking system.
- 9.2.2 The Member making the group booking is responsible for managing any changes or cancellations to the group reservation, including responsibility for any no-shows.

9.3 Tee Time Cancellations and No-Shows:

- 9.3.1 Members must cancel or modify tee times a minimum of four (4) hours prior to their tee time.
- 9.3.2 Green Fee Players must cancel or modify tee times a minimum of twelve (12) hours prior to their tee time.
- 9.3.3 Cancellations or changes can be made through the online booking system or by calling the Pro Shop.
- 9.3.4 No-Show Policy: Members who fail to show up for their scheduled tee time or have fewer players than booked may face the following penalties:
 - a. First Offence: Verbal warning from the Head Golf Professional
 - b. Second Offence: Written or email warning from the Head Golf Professional
 - c. Third Offence: One-week suspension of booking privileges

10.0 Membership

10.1 General

- 10.1.1 Membership classifications include Shareholder Members and Seasonal Members (Non-Shareholder). Shareholder Members may be eligible for additional benefits and privileges which are not available to Seasonal Members, as determined by the Board.
- 10.1.2 To apply for Club Membership, individuals must complete the Membership Application Form and pay the applicable dues for the season.
- 10.1.3 Members may choose between a Highwood Membership or a Spitzee Membership:
 - a. Highwood Members have access to both the Highwood and Spitzee courses, along with driving range privileges.
 - b. Spitzee Members have access to the Spitzee course and driving range privileges.
- 10.1.4 Highwood Unrestricted Members, Restricted Members, and Intermediate Members receive an annual Golf Canada Membership, which is included in their dues.
- 10.1.5 Introductory Members, Junior Members, and Spitzee Members do not receive a Golf Canada Membership.
- 10.1.6 Family Rates apply to the Principal Member and their spouse, as well as up to three (3) children or grandchildren who are 18 years old or younger, all within the same Membership Category.

10.2 Membership Categories

- 10.2.1 Highwood Unrestricted / Shareholder (Single, Couples, and Family):
 - a. Full access to both the Highwood and Spitzee golf courses seven (7) days per week.
 - b. Eligibility to participate in league play and Club tournaments.
 - c. Nine (9) day advance booking privileges.
- 10.2.2 Highwood Unrestricted / Seasonal (Single, Couples, and Family):
 - a. Full access to both the Highwood and Spitzee golf courses seven (7) days per week.
 - b. Eligible for league play and to participate in Club Tournaments.
 - c. Nine (9) day advance booking privileges.
- 10.2.3 Highwood Restricted / Shareholder (Single, Couples, and Family):
 - a. Access to both the Highwood and Spitzee golf courses five (5) days per week (Monday to Friday).
 - b. Restricted from playing on weekends and statutory/civic holidays.
 - c. Eligible for league play and to participate in Club Tournaments including those scheduled on weekends, without additional green fee charges.
 - d. Nine (9) day advance booking privileges.
- 10.2.4 Highwood Restricted / Seasonal (Single, Couples, and Family):
 - a. Access to both the Highwood and Spitzee golf courses five (5) days per week (Monday to Friday).
 - b. Restricted from playing on weekends and statutory/civic holidays.
 - c. Eligible for league play and to participate in Club Tournaments including those scheduled on weekends, without additional green fee charges.
 - d. Nine (9) day advance booking privileges.

- 10.2.5 Highwood Intermediate / Shareholder:
 - a. Intermediate Age Categories:
 - i. 19-24 years old as of September 1 of the playing year
 - ii. 25-34 years old as of September 1 of the playing year
 - iii. 35-39 years old as of September 1 of the playing year (applies only to Shareholder Intermediate Members active prior to December 31, 2021, who will be grandfathered to a maximum of 39 years of age).
 - b. Full access to both the Highwood and Spitzee golf courses seven (7) days per week.
 - c. Eligible for league play and participation in Club tournaments.
 - d. Nine (9) day advance booking privileges.
- 10.2.6 Highwood Intermediate / Seasonal:
 - a. Intermediate Age Categories:
 - i. 19-24 years old as of September 1 of the playing year
 - ii. 25-34 years old as of September 1 of the playing year
 - b. Full access to both the Highwood and Spitzee golf courses seven (7) days per week.
 - c. Eligible for league play and participation in Club tournaments.
 - d. Eight (8) day advance booking privileges.
- 10.2.7 Highwood Junior / Shareholder:
 - a. Junior Age Categories:
 - i. 15 years old or younger as of September 1 of the playing year
 - ii. 16-18 years old as of September 1 of the playing year
 - b. Full access to both the Highwood and Spitzee golf courses seven (7) days per week.
 - c. Eligible for league play and participation in Club tournaments.
 - d. Nine (9) day advance booking privileges.
- 10.2.8 Highwood Junior / Seasonal:
 - a. Junior Age Categories:
 - i. 15 years old or younger as of September 1 of the playing year
 - ii. 16-18 years old as of September 1 of the playing year
 - b. Full access to both the Highwood and Spitzee golf courses seven (7) days per week.
 - c. Eligible for league play and participation in Club tournaments.
 - d. Eight (8) day advance booking privileges.
- 10.2.9 Spitzee / Shareholder (Single, Couples, and Family):
 - a. Access to the Spitzee golf course seven (7) days per week.
 - b. Eligible for Spitzee league play and participation in Club Tournaments held on the Spitzee course.
 - c. Eligible to play in Club tournaments on the Highwood course with an additional green fee. Not eligible for Club Championship Events.
 - d. Nine (9) day advance booking privileges.
- 10.2.10 Spitzee / Seasonal (Single, Couples, and Family):
 - a. Access to the Spitzee golf course seven (7) days per week.
 - b. Eligible for Spitzee league play and participation in Club Tournaments held on the Spitzee course.
 - c. Eligible to play in Club tournaments on the Highwood course with an additional green fee. Not eligible for Club Championship Events.
 - d. Eight (8) day advance booking privileges.

- 10.2.11 Spitzee Junior / Shareholder:
- a. Junior Age Categories:
 - i. 15 years old and younger as of September 1 of the playing year
 - ii. 16-18 years old as of September 1 of the playing year
 - b. Access to the Spitzee golf course seven (7) days per week.
 - c. Eligible for Spitzee league play and to participate in Club Tournaments held on the Spitzee course. Not eligible for Club Championship Events.
 - d. Nine (9) day advance booking privileges.
- 10.2.12 Spitzee Junior / Seasonal:
- a. Junior Age Categories:
 - i. 15 years old and younger as of September 1 of the playing year
 - ii. 16-18 years old as of September 1 of the playing year
 - b. Access to the Spitzee golf course seven (7) days per week.
 - c. Eligible for Spitzee league play and to participate in Club Tournaments held on the Spitzee course. Not eligible for Club Championship Events.
 - d. Eight (8) day advance booking privileges.
- 10.2.13 Highwood Social Member (Shareholders Only):
- a. Entitled to twenty (20) green fee passes for 18-hole rounds on either the Highwood or Spitzee courses. Passes can also be used for individual 9-hole rounds. Passes are non-transferable and expire at the end of the current season.
 - b. One basket of range balls is included with each round played.
 - c. Not eligible for Men's League play unless paying the public player fee.
 - d. Nine (9) day advance booking privileges.
- 10.2.14 Honorary Lifetime Member:
- a. An Honorary Lifetime Member is an individual honored by the Club and whom the Board of Directors has appointed as such. An Honorary Lifetime Member will continue to enjoy playing privileges applicable to a Highwood Unrestricted Shareholder Member.
 - b. The criteria for such an appointment will be based on an individual as someone who has made a significant contribution to the Highwood Golf and Country Club.

10.3 Food and Beverage Minimum

- 10.3.1 Highwood Adult and Intermediate Members (both Shareholder and Seasonal) are required to meet a Food & Beverage minimum of \$400 per season.
- 10.3.2 Couples with the same account will be subject to a combined Food and Beverage minimum of \$800. This amount can be incurred by either or both members, totaling \$800.
- 10.3.3 Social Members must meet a Food & Beverage minimum of \$200 per season.
- 10.3.4 Junior and Spitzee Members are exempt from the Food and Beverage minimum requirement.
- 10.3.5 GST and gratuities are not applicable towards the Food and Beverage minimum.
- 10.3.6 The Food and Beverage Minimum will run from November 1 through to October 31 of the following year, which aligns with the Highwood Golf budget year.
- 10.3.7 Any unspent portion of the Food and Beverage Minimum by October 31 will be automatically billed to the Member's account on October 31.

10.4 Annual Membership Dues

- 10.4.1 The Club will set the Annual Membership Dues for each Membership Category based on the Annual Budget and other expenditures as approved by the Board.
- 10.4.2 Annual Membership Dues are due to the Club by March 31 of the current season.
- 10.4.3 Members can choose to enroll in the Annual Dues/Fees Monthly Payment Plan, which consists of 10 equal payments automatically debited from their bank account from December 1 to September 1 of the following year. These plans can be shortened but not extended. A 2.5% Administrative Fee will apply to the Payment Plan. To set up a plan, members must provide a “Void” cheque to the Administration office.
- 10.4.4 If a member has paid their Annual Membership Dues but is unable to continue golfing due to medical reasons, they may receive a refund for the remaining portion of the year they are unable to play. For the purposes of a medical refund, the golf season is deemed to be from May to September. A refund of 20% of the dues will be issued for each month of the golf season that the Member cannot play. A completed Medical Leave Request Form, available from the General Manager, is required.

10.5 Member Charging Privileges

- 10.5.1 Active Members will receive a club charge account which can be used at the Pro Shop and Food and Beverage outlets.
- 10.5.2 New Members may establish a club charge account by submitting a valid credit card authorization form. If the person does not have a valid credit card, a charge account can be set up with an initial deposit of \$600.
- 10.5.3 Members must sign all restaurant chits and Pro Shop receipts. Any unsigned restaurant chit will result in an automatic 15% gratuity being added.
- 10.5.4 Members will be billed for any charges applied to their account, and statements will be emailed on the first day of each month. Payment is due upon receipt and must be made within 30 days of statement date.
- 10.5.5 Any Member who fails to pay their statement in full by the end of the month will incur a 2.5% monthly service charge on their overdue balance.
- 10.5.6 A charge of thirty dollars (\$30.00) will apply for any NSF payments made by cheque or by invalid credit card.
- 10.5.7 Any member with an overdue account of forty-five (45) days or more will have their full account balance charged to their credit card if one is on file.
- 10.5.8 Members with overdue accounts of 45 days or more may be suspended temporarily by the General Manager, with charging privileges revoked. To reinstate charging privileges, the full balance must be paid, and the Member must provide a valid credit card authorization form or a \$600 deposit.
- 10.5.9 If a member’s account remains in default for 90 days or longer, they will be considered in default. The Club will notify the Member by phone or email, providing 15 days from the notice to settle all outstanding balances. Until full payment is received, all rights and privileges of their Membership will be suspended by the General Manager. If payment is not made within the specified period, the Club may take the following actions:
 - a. Suspend their Membership.
 - b. Turn over the account to a Collection Agency; or
 - c. Initiate legal proceedings through civil litigation.