## POLICY: CANCELLATION OF MEMBERSHIP

If a fully paid up member chooses to cancel their membership prior to January 1st following the date of renewal, **half of the annual dues** will be refunded.

If a fully paid up member chooses to cancel their membership after January 1st following the date of renewal, dues will not be refunded.

If a member paying annual dues via monthly payments chooses to cancel their membership prior to January  $\mathbf{1}_{st}$  following the date of renewal, dues will continue to be charged up to half of the annual dues and then charges will end.

If a member paying annual dues via monthly payments chooses to cancel their membership after January 1st following the date of renewal, dues paid up to the cancellation date will not be refunded and the balance of the annual dues will be charged to the credit card.