

Beth El Billing Policy and Procedure January 1, 2010

General Purpose

The Beth El billing policy and procedures document describes how Beth El will bill, collect and manage dues and other financial obligations to Beth El in exchange for synagogue membership and benefits. The purpose of this document is to provide a single source of reference for members, lay leaders and employees. This document can only be changed through written amendment approved by the Beth El Board of Trustees.

Billing Policy

Beth El Synagogue will issue bills to its members on a quarterly basis. The synagogue will use reasonable efforts to ensure that all bills are received at least fourteen (14) days prior to their due date.

Methods of Payment

Dues or other payments made to Beth El may be paid by personal check, the donation of marketable securities, or cash. Payments may also be paid through the Automated Clearing House (ACH), which allows the synagogue to electronically debit from member's checking and savings accounts. If a congregant would like to make their payment using a credit card, they may do so; however the member will be charged a convenience fee to handle processing the payment. The convenience charge is currently 3% and is subject to change.

Members must pay for all charges incurred by the synagogue for checks that are returned due to insufficient funds.

Other methods of payment can also be accommodated; however they must be approved by the Financial Secretary.

Payment Cycle

Beth El Synagogue's fiscal year begins on July 1. Dues are due at the beginning of each quarter (July 1st, October 1st, January 1st, and April 1st). Members may choose to pay their dues in full at any time. Other payments cycles may be accommodated upon request.

High Holiday Tickets

In order to receive tickets for the High Holiday services, a member must have all past dues or other financial obligations/commitments paid, including but not limited to first quarter dues. For example, 1st quarter dues for the July 1, 2010 period must be paid in full in order for members to receive High Holiday tickets for the Fall 2010 period.

Membership Dues

Beth El membership dues are published annually and are available in the synagogue office and posted on the Beth El website at <http://www.bethel.net>. For purposes of this document, membership dues include dues and all other charges as listed on the member's quarterly statement. This includes but is not limited to the building fund, High Holiday appeal pledges, fundraising commitments, religious school tuition and other Beth El fees. As described in the section on individual financial arrangements ("IFA"), members with specific financial need may apply annually for IFA to decrease their financial obligations for a given fiscal year. On occasion, Beth El provides special incentive programs where members may receive a free year of membership dues (which excludes other financial obligations). Notwithstanding those incentives, all members that are granted IFA will be obligated to make, at a minimum, an \$18 a year financial commitment.

Dues Commitment

A member will be considered in "Good Standing" as long as they are current on their membership dues and other financial obligations as outlined in Article II of the By-Laws of Beth El Synagogue. All new members and members that are currently not in "Good Standing," or have not been in "Good Standing" at any point in the last two years must provide a valid credit card number that the synagogue will keep on record and will be used for the sole purpose of taking payment for late dues or other late financial obligations, or as payment for other obligations as otherwise directed by the member. This credit card number will be stored in a secure and confidential manner.

If a member's dues or other financial obligation is more than ten (10) days overdue, it will be considered late (in arrears) and Beth El will impose a \$25 late fee. Beth El will charge the credit card on file. The credit card on record may also be used at the request or approval of the member to pay for other non-dues related items such as donations, synagogue dinners, and/or other events. All credit card information will be destroyed after it has been entered into the secure online system.

Securing Payment Information

Credit card numbers will be electronically encrypted and stored in an online secure system, which is protected by password. Only the bookkeeper and Financial Secretary of Beth El will have access to the password. If a credit card number is received via phone and written down or given to the synagogue in writing, it will be destroyed after the number is placed in the secured system.

Dues in Arrears

Members who are late on payments will no longer be considered in "Good Standing." If a member has a credit card on file, the synagogue will attempt to charge the member for late dues and a \$25 late charge, which will appear on the next quarterly bill. These charges will be put through the credit card that the member has submitted for this purpose. In the event that the payment cannot be processed by use of the credit card or a credit card is not on file, the member will be contacted by the financial secretary to make immediate payment. The method and number of attempts to contact the member will be determined at the sole discretion of the financial secretary. At a minimum, the financial secretary will make at least one attempt by phone and/or email within 30 days of the payment due date. After 30 days, an additional 10% late fee will be incurred by the member. In the case that the financial secretary is still unable to contact the member, a certified letter will be sent to the member's address on record explaining that the member must remit payment in order to avoid loss of membership. If the member is contacted, and under extenuating circumstance, the member will be able to discuss alternative payment arrangements with the financial secretary. However, if the member cannot be contacted or the member refuses to make payment in full on their financial commitment after 90 days, the matter will be brought to the Beth El Board of Trustees to vote on the revocation of membership. If the Board votes to revoke membership, the member will be informed of this revocation of membership by certified letter.

Beth El Arrears Policy		
# Days	Action	Form of Contact
10	Charge credit card +\$25 charge	Phone and email
30	10% late charge	Certified letter
90	Board vote on revocation	Certified letter

After the membership has been revoked, the member will still be held legally accountable for the monies owed. The synagogue reserves the right to take the necessary legal steps to collect the dues in arrears. Subject to Board approval, the member may be reinstated if all unpaid dues and other obligations are made current.

Individual Financial Arrangements (IFA)

Beth El Synagogue is committed to ensuring that any person who wishes to belong to Beth El will have the opportunity to do so. Beth El makes every reasonable effort to provide IFA to those who qualify, based upon each individual's specific needs and funds that are available.

An individual's qualifications are determined by a very compassionate, private and thorough process. The process is conducted by our IFA committee led by the financial secretary. The IFA committee is made up of three members of the Board of Trustees: the Financial Secretary, VP-Administration, and the VP-Membership. However, only the financial secretary (and the bookkeeper) knows the names of the individuals on IFA as this information is kept confidential.

The individual financial arrangements process is a two-pronged approach that requires the submission of certain documentation and conversation(s) with the financial secretary. Standard information will be requested at the onset of the IFA process; however, based on the discretion of the financial secretary, further documentation may be requested to help fully assess a particular member's needs. The guidelines that are used to help determine the amount of IFA that is granted is available by request from the synagogue's financial secretary. Once a member has agreed to a financial obligation, it is the responsibility of the member to make timely payments as they will be subject to the same procedures as outlined in the section on Dues in Arrears.

It is Beth El's policy that no Jewish person is denied membership to Beth El because of their inability to pay full dues. Funds available for IFA are determined every year during the budgeting process based on the financial state of the synagogue. The amount of assistance that Beth El can provide is limited; therefore, IFA is provided only to those members who could not otherwise afford to be a member.

A member must apply for IFA starting from February 15th to March 15th for the upcoming fiscal year (i.e., must apply by 3/15/10 for fiscal year starting on 7/1/10). Members may request IFA any time during the year if their financial situation has materially changed. It is the responsibility of members on IFA to inform the financial secretary if their financial situation has improved such that they are now able to either pay more towards their dues or to pay full membership dues or other financial obligations.

IFA APPLICATION DUE DATE FOR YEAR BEGINNING 7/1/10 HAS BEEN EXTENDED TO 7/15/10.