

# CAMP JCC



## A Place For Summer!

FAQ's – What you need to know about ACH payments for Camp JCC tuition

### **What is an ACH (Automated Clearing House) payment?**

ACH payments are electronic payments that are created when you authorize the Bender JCC to debit money directly from your checking or savings account to pay for your camper's Camp JCC tuition.

### **How does ACH work?**

To set up ACH payments, select one of the ACH billing methods when filling out your camper application. You will need to provide your checking/savings account and routing numbers to use ACH.

You can either select the pay-in-full option or the installment option. Installment payments will be made in January, February, and April. The difference is that ACH tuition payments will be deducted from your checking or savings account, rather than charged to your credit card.

### **How long does it take for the payment to process?**

ACH billing has different processing times. The time it takes will depend on your financial institution.

### **What happens if the payment declines?**

Check with your bank before setting up an ACH agreement to understand what the fees will be if something happens to cause the ACH not to be honored. **If an ACH payment is declined, there will be an automatic \$50 fee added to your Camp JCC account AND the credit card in CampMinder will be charged the full amount of the tuition due at that time (credit card rate), including the \$50 decline fee.**

### **Can I still use a credit card?**

Absolutely! As in years past, you are welcome to use your Visa, MasterCard, Discover or American Express credit card to pay for camp tuition. If you prefer this method, please feel free to continue to use your credit card of choice. Just know that there is a 3% charge added to use credit cards.

Have more questions or need help understanding how this works? Please contact us at [campjcc@benderjccgw.org](mailto:campjcc@benderjccgw.org).