

THE TOALC POLICY ON MEMBERSHIP REFUNDS AND CREDITS

TOALC will refund your membership payment on demand if you change your mind and decide not to register for any classes this semester. You will also get a refund if, for any reason, you attended none of the classes for which you registered. Partial attendance of any class will make you ineligible for a refund. Perhaps your classes were cancelled, or you remained on the waitlist. If we can't find any evidence that you attended classes that semester, we'll give you your money back. If you have prepaid on future semesters through the "Full-Year Membership" option, let us know if you want your money back just on the current semester or on all paid-up future semesters as well.

If you prefer, we will issue the refund in the form of a credit by extending your membership expiration.

CREDIT CARD DISPUTES

TOALC may receive a chargeback demand from credit issuers when a customer claims that he or she did not make a purchase or was charged more than once. This may occur because someone doesn't recognize the transaction on the credit card statement. Starting this fall, all membership transactions should be clearly labeled as TOALC-related on your credit statement. If they are not, please let us know.

A member may overpay, having forgotten they paid for a full year the previous semester, and then making a payment for an upcoming semester. Contact us first if you are unsure of your member status.

To preserve TOALC's reputation and retain the privilege of using our web platform's payment system, **we must dispute all chargeback claims**. Before you contact your credit card company, please work with us to resolve these matters. We will refund any inadvertent overpayments. We will even refund you if you decide not to attend TOALC. But we are not allowed to make any payment adjustments while a chargeback claim is under dispute with your credit card company.