



Estero Country Club

Membership Application Requirements

Applicant Name: _____

Co-Applicant Name: _____

Please include the following when applying for Summer membership at Estero Country Club:

- ✓ Membership Application – signed by both applicants
- ✓ Driver's License or Legal Photo ID for each applicant
- ✓ Copy of credit card listed for delinquent accounts – both sides of the card required
- ✓ Email jpeg format picture for the directory to memberships@esterocc.com
(we require a waist up/head shot or please have the club take your picture- hi-res vs. a selfie is best, as this picture will be published in our club directory online-with both of you together if family)
- ✓ Non-Resident members must completed a credit and background check form (attached) – one form must be filled out per applicant applying for membership on the application (HOA requirement)



SUMMER MEMBERSHIP APPLICATION

All applications for membership are subject to Board of Governors' approval

Type of Membership: Summer Golf Family \$1,595 Summer Golf Single \$1,595

5.1.22-10.31.22

Dues collected with application: \$ _____

Applicant Name: _____ Nickname: _____

Local Address: _____

City/State/Zip: _____

Local Phone: (_____) Cell: (_____)

Applicant e-mail: _____

Applicant Social Security #: _____

Applicant Date of Birth: _____

Applicant Driver's Lic #: _____

Co-Applicant Name: _____ Nickname: _____

Co-Applicant e-mail: _____ Cell: (_____)

Co-Applicant Social Security #: _____

Co-Applicant Date of Birth: _____

Co-Applicant Driver's Lic.#: _____

Wedding Anniversary: _____

Family Members Eligible for Membership: _____ Date of Birth: (Under 26 only-if still attending school)

Send club billing statement to: _____ Local _____ Other

Send club correspondence to: _____ Local _____ Other

Other Address: _____

Other Phone: _____ Cell Phone: _____

MEMBERSHIP APPLICATION (page 2)

Authorization Agreement for Direct Payments (ACH Debits)

If you would like to have your monthly payment automatically debited from your checking (or other account as designated), it is necessary to complete this form. Once you are set up, the deduction from your account will be made between the **25th and 28th** of the month depending on how the days fall in lieu of weekends and holidays. Payments are due on the last day of the month. For your information, you will continue to receive a monthly statement. Again this is an optional service.

Company
Name Estero Country Club, Inc.

Company
ID Number 65-0139537

I (we) hereby authorize Estero Country Club, Inc., to initiate debit entries to my (our) Checking Account or Savings Account (select one) at the depository financial institution named below. I (we) acknowledge that the origination of ACH transactions to my (our) account must comply with the provisions of U.S. law.

Depository
Name _____ Branch _____

City _____ State _____ Zip _____

Routing
Number _____ Account
Number _____

This authorization is to remain in full force and in effect until ECC has received written notification from me (or either of us) of its termination in such time and in such manner as to allow ECC and my bank reasonable time to process the request or until I resign as a member of ECC.

Please attach a VOIDED check with application.

Payment of Delinquent Membership Accounts

By signing below, as a member of Estero Country Club, Inc., I agree to and fully authorize the payment of my membership account to the credit card account listed below, only if my **member account is 60 days past due**. I understand that the credit card payment will be used to bring my account current. I further agree that the credit card payment includes all late fees and applicable credit card charges.

Credit Card Issuer: (check one) _____ Visa _____ MasterCard _____

Cardholder Name: _____ (Please Print)

Account Number: _____ Expiration Date: _____

Signature: _____

Date: _____

MEMBERSHIP APPLICATION (page 3)

Email and Web Page Access Authorization

_____ **Yes** (I give the club permission to e-mail me about events and services available to me as a member)

_____ **No** (I DO NOT give the club permission to e-mail me about events and services available to me as a member).

Web Page password _____ **for log in to member's side of the web page**

Present and former club affiliations and dates of membership:

Committee served on (if applicable)

Applicant: Golf Handicap _____ at _____ Club.

Co-Applicant: Golf Handicap _____ at _____ Club.

Applicant: Tennis Ranking _____ at _____ Club.

Co-Applicant: Tennis Ranking _____ at _____ Club.

Personal References: 1. _____

2. _____

Applicant Employer Information - If retired, list former occupation only

Occupation: _____ Length of Employment: _____

Employer: _____

Street Address: _____

City/State/Zip: _____

Phone (____) _____

Co-Applicant's Employer Information – If retired, list former occupation only

Occupation: _____ Length of Employment: _____

Employer: _____

Street Address: _____

City/State/Zip: _____

Phone (____) _____

MEMBERSHIP APPLICATION (page 4)

I understand that if this application is accepted by Estero Country Club (ECC) Board of Governors, I will be subject to all dues and assessments made by the club while I am a member. It is further understood that the initial membership fees are due prior to final approval of membership or as otherwise agreed. I understand that I will be billed on a monthly basis and all balances are due by the last day of the month and thereafter, interest shall be added at the rate of 1.5% per month on the unpaid balance. In the event it becomes necessary to place the account for collection, Applicant agrees to pay all costs of collection, including reasonable collection agency and/or attorney's fees. Even if the membership is in one name, the spouses are responsible both individually and jointly for any financial obligation. I further authorize ECC to receive any information for investigation of my qualifications for membership as it deems appropriate, including a credit report. Any information released is in accordance with the Fair Credit Reporting Act and is to be used solely as a factor in the approval of application for membership. I also understand that if my FICO Credit Score, as reported by Trans Union, is 650 or less, I may be disqualified for approval of a membership by the ECC Board of Governors, with the exception of my co-applicant having a qualifying FICO Credit Score. Any false and/or omitted information may lead to expulsion or denial. The Club requests all Membership applications be submitted to the Club no later than 30 days prior to activating the membership.

I, (my family), agree to be bound by all of the properly passed Bylaws and Rules and Regulations of ECC. Any controversy or claim arising out of relating to the Club, including but not limited to controversies or claims related to its property, business, activities, members, directors and officers, shall be settled by binding arbitration in accordance with the Rules then obtaining of the American Arbitration Association, provided that the arbitration takes place within forty miles of the Club and in the State of Florida, the laws of the State of Florida are applied by the arbitrators, the arbitration panel consists of at least three (3) arbitrators, attorneys fees are awarded to the prevailing party(ies), and judgment upon the award rendered by the panel may be entered and enforced by any court having jurisdiction over the matter.

For valuable consideration received, I grant to Estero Country Club ("Photographer") the absolute and irrevocable right and unrestricted permission concerning any photographs that have been taken or may be taken of me or in which I may be included with others, to use, reuse, publish, and republish the photographs in whole or in part, individually or in connection with other material, in any and all media now or hereafter known, including the internet, and for any purpose whatsoever, specifically including illustration, promotion, art, editorial, advertising, and trade, without restriction as to alteration; and to use my name in connection with any use. I release and discharge Photographer from any and all claims and demands that may arise out of or in connection with the use of the photographs, including without limitation any and all claims for libel or violation of any right of publicity or privacy. This authorization and release shall also inure to the staff and legal representatives of Photographer. I am a legally competent adult and have the right to contract in my own name. I have read this document and fully understand its contents. This release shall be binding upon me and my heirs, legal representatives, and assigns.

THIS CONTRACT CONTAINS A BINDING ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES.

Applicant's Signature

Co-Applicant Signature

FOR CLUB USE ONLY

Revised application August 2019

Reviewed by _____

Board Approval Date: _____

Member #: _____

Date Effective: _____

Total amount paid: _____

Purchased from: _____

**AUTHORIZATION FOR RELEASE OF INFORMATION
FOR TENANT/MEMBERSHIP SCREENING PURPOSES**

Background Screening Disclosure (submit for each applicant)

For tenant/membership screening purposes, Estero Country Club and/or the authorized agent may obtain consumer reports, or investigative consumer reports, in connection with your application in accordance with applicable law. Consumer reports include record checks conducted by consumer reporting agencies and may include driving records, criminal records, credit records, etc. Investigative consumer reports include investigations (for example, reference checks) conducted by consumer reporting agencies through personal interviews (or through any means in California) on information as to character, general reputation, personal characteristics, or mode of living. You may make a written request for a summary of consumer rights and a disclosure of the nature and scope of an investigation.

Authorization and Release

I, _____, authorize the complete release of these records or data pertaining to me which an individual, company, firm, corporation, or public agency may have. I hereby release agents, officials, representatives, or assigned agencies, including officers, employees, or related personnel both individually and collectively, from any and all liability for damages of whatever kind, which may at any time, result to me, my heirs, family or associates because of compliance with this authorization and request to relapse. I certify that all information provided below and on my application is correct to the best of my knowledge. Any false statements provided in this form and my application will be considered just cause for disqualification at any time. This authorization and consent shall be valid in original, fax, or copy form. The following information is required by law enforcement agencies and other entities for identification purposes when checking records. It is confidential and will not be used for any other purpose. In compliance with the Fair Credit Reporting Act, as amended by the Consumer Credit Reporting Reform Act of 2003, I certify that I have been provided with a Summary of Rights under the Fair Credit Reporting Act.

_____(Initials)*This information will not be used for the purpose of discrimination.
The Federal AgeDiscrimination in Employ. Act of 1967 prohibits discrimination on the basis of age.

Applicant Information

Signature: _____ Date: _____

Print Name: _____ Date of Birth: _____

Address: _____ Social Security #: _____

City _____ State _____

Para informacion en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006. You may have additional rights under Maine’s FCRA, Me. Rev. Stat. Ann. 10, Sec 1311 et seq.**

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days. In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.

You may limit “prescreened” offers of credit and insurance you get based on information in your credit report. Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau:</p>	<p>a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F St NE Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>