

Payments Payments of services and/or products must be paid in full, at time of service and/or purchase. If a client wants to make payments, they can do so with use of a credit card, and make payments to their credit card account.

Payment methods include credit card (Visa, MasterCard, Discover), cash, and checks. American Express is not accepted at this time. If a client elects for a charge back with their credit card company after services or products have been rendered, that individual will no longer be able to participate in the programs or products offered at St. Michael's Holistic Natural Health Center indefinitely.

If a client elects to pay by check, the check presented will be processed by electronic checking procedures via Cross Checks, Inc. If insufficient funds causes a recall to the check, the client will have to resolve this matter directly with Cross Checks Inc. In most cases, if a check has insufficient funds, three attempts will be made to deposit the check. At times these attempts trigger a "buy back charge" of \$5.00. Even if the check is successfully deposited after the second and third attempt, often a "buy back " charge is triggered and charged to our facility. For this reasons, if a \$5.00 "buy back fee" is generated, the cost must be passed on to the client during the next visit. If for some reason a check can not be electronically process, and must be manually deposited by our staff member, then a \$35.00 insufficient fund fee will be charged for insufficient funds to the client by St. Michael's Holistic Natural Health Center. No further services or sale of products will be executed until such fees is paid in addition to the original invoice charges. In addition, such client will have to wait for a period of one year before a check is once again an option for payment, unless waived for some unseen circumstances by a staff member.