PFRO Online Membership Cancellation Policy

1. Overview

This policy outlines the terms and conditions under which members can cancel their online membership to the Police and Fire Retirees Organization (PFRO). By purchasing a membership online, members agree to abide by the following terms.

2. Cancellation Request

Members may request to cancel their membership at any time. To do so, they must submit a written cancellation request via email to pfrostateoffice@gmail.com.

3. Cancellation Period

Memberships may be canceled within **30 days of the purchase date** to qualify for a full refund. After this period, members may still cancel but will not be eligible for a refund.

4. Refund Policy

- **Full Refund:** If the cancellation request is received within 30 days of the membership purchase, a full refund will be issued, minus any processing fees incurred.
- **No Refunds After 30 Days:** Memberships canceled after the 30-day period are non-refundable. Members will retain access to benefits for the remainder of the paid membership term but will not be charged for the following year.
- **Processing Time:** Refunds will be processed within **14 business days** from the date of cancellation request approval. Refunds will be issued through the original payment method used during the membership purchase.

5. Non-Transferable

Memberships are non-transferable and may only be canceled by the member whose name is associated with the account.

6. Membership Benefits Upon Cancellation

- If a member cancels within the first 30 days and receives a refund, access to PFRO benefits and services will be revoked immediately upon cancellation.
- For cancellations after the 30-day period, access to PFRO benefits will continue until the end of the paid membership term.

7. Auto-Renewal Cancellation

If a member has signed up for auto-renewal, they must cancel at least **7 days** prior to the renewal date to avoid being charged for the next membership cycle.

8. Changes to the Cancellation Policy

PFRO reserves the right to modify this cancellation policy at any time. Any changes will be communicated to members via email and updated on the PFRO website.