

**PAID-UP-FOR-LIFE
Time Payment Plan
PARTICIPATION AGREEMENT**

1. Current members of The American Legion may use the Time Payment Plan to purchase a Paid-Up-For-Life (PUFL) membership through National Headquarters. No interest or service charge is added.
2. The applicant must be a **member in good standing**.
3. National Headquarters reserves the right to require further information or confirmation of the member's eligibility, which may include a request for the member to provide a copy of his/her DD214 (or similar) or other documentation of age, military service or membership eligibility. The member's Paid-Up-For-Life application will be held pending verification.
4. The member's Post will be notified of the new PUFL membership and will be permitted up to 30 days to challenge the application for acceptance.
5. When the application is submitted to National Headquarters, the first month's payment will be charged to the member's credit card immediately. Payment can be made by MasterCard, Visa, Discover, or American Express.
6. After receipt and approval of the application at National Headquarters, the remaining balance will be divided into 11 equal monthly payments.
 - a. National Headquarters will bill the credit card account provided by the member each month in the amount of 1/12 of the total Paid-Up-For-Life fee.
 - b. It is the responsibility of the member to contact the PUFL Specialist at 800-433-3318 to report a new credit card expiration date prior to the expiration of the card information originally provided.
 - c. If the member wants to change the credit card account used at any time after the application is submitted to National Headquarters, the member must contact the PUFL Specialist at 800-433-3318 to provide the replacement credit card information.
7. The total PUFL membership fee must be paid within 12 months after the application is processed at National and consecutive monthly payments are to be maintained. Delinquent accounts may be closed with or without notice to the member. A delinquency will occur if the member's credit card payment is declined for any reason. Any payments already made will be forfeited; no refunds will be issued if a Time Payment account is closed for any reason.
8. The member can elect to pay more than the minimum each month; much the same as a credit card account, paying in advance, or more than the minimum, simply means the account is paid off earlier. To increase the monthly payment amount billed to the member's credit card, the member must contact the PUFL Specialist at 800-433-3318.
9. The permanent (plastic) PUFL membership card will be issued only after the total PUFL fee is paid-in-full. If annual cards are issued before the fee is paid-in-full, the member will receive an annual card with the notation of "TIME PAY."
10. No refund of payment(s) will be made if the member chooses to discontinue participation in the Time Payment Plan or if National must close the account due to delinquency. The member will not be eligible to participate in the Time Payment Plan in the future but may re-submit an application with full payment at any time. (Any funds previously submitted on the cancelled account will not be credited to the new application.)
11. Should a PUFL member hold membership in a Post whose charter has been canceled and no other Post is available to accept a transfer, then the unused portion of the original fee, if any, will be refunded. The same rule will apply in the event that the member is expelled from membership by action of his Post or Department Headquarters. **Except as stated, no refund of any portion of PUFL membership fees paid to National will be made during or after participation in the Time Payment Plan.**
12. Once the application is processed by National Headquarters, the member will no longer receive renewal notices and his/her subscription to *The American Legion Magazine* will never expire. The member will be automatically renewed each year and his/her annual membership card will be mailed around July 1st to the member's address on record at National Headquarters.
13. By signing below, the member acknowledges understanding and agreement of these terms regarding the Time Payment Plan.

Signature (Required)

Date

IF CHOOSING THE TIME PAYMENT PLAN, PLEASE SUBMIT THIS SIGNED FORM WITH YOUR PAID-UP-FOR-LIFE APPLICATION