Payment Options & Fees

Client guide • What appears on your balance-due invoice • Information current as of 2026

What Your Balance-Due Invoice Includes

Your balance-due invoice will reflect the following so there are no surprises at payment time:

- **Deductions** for youth, children, group, and other agreed-upon discounts.
- An additional **3% processing fee** for any credit or debit card payments.
- **Any bank receiver fees** that may be charged when funds arrive in our account. This document explains typical bank fees.
- To avoid multiple bank-transfer fees, you may pay the **full amount at once**.
- Invoice **disputes** must be submitted in writing within 90 days of the invoice date. After 90 days, the invoice must be paid in full, even if a dispute exists.

1. Credit / Debit Card & Online Payments (via Stripe)

When you pay by credit or debit card (or most digital wallets) on our website, a **3% processing fee** is added to the amount due. This fee is paid by you and appears on the balance-due invoice. Other online methods have different costs:

Payment Method	Fee You Pay	Notes
Credit / Debit Cards (Apple Pay, Google Pay, Cash App Pay, etc.)	**3% processing fee** added to invoice total	Covers card-processing costs. Your bank/card issuer may also charge a foreign-transaction or currency-conversion fee if the card is international.
ACH Direct Debit (U.S. bank account via website)	Typically **no extra %**	Lowest-cost online option. Any bank receiver fee that applies will still appear on the invoice if charged.
USD Bank Transfer (via Stripe)	Typically **no extra %**	Usually free or very low cost on your side. Receiver fees, if any, handled as below.
Klarna (Buy Now, Pay Later)	Subject to Klarna's terms	You pay per the Klarna plan you select. Interest or late fees may apply under Klarna's terms if financing.

Example: On a $1,000 balance paid by card, 3% = $30 → amount charged to your card is $1,030 (before any bank/card-issuer fees).

2. Direct Payment to Our Bank Account

Contact us for bank details and the required payment reference. Any **receiver fees** charged by our bank (or intermediaries) will be included on your balance-due invoice. Typical costs:

Type of Transfer	Typical Cost to You (Sender)	Typical Receiver Fee (may appear on invoice)
Regular bank transfer (ACH – domestic U.S.)	Usually **free** for personal accounts (same-day/expedited: $0–$10 at some banks)	Usually **$0**
Domestic wire (within U.S.)	$20–$35 (avg ~$25–$30); online usually cheaper than in-branch	$0–$20 (often ~$15)
International wire	$35–$50+ (avg ~$40–$50) + intermediary fees ($15–$50/bank) + FX markup (often 2–4%)	$0–$25 (often ~$15). Total real cost can reach $50–$200+ depending on amount/route

Major U.S. banks typically charge $25–$35 (domestic) or $35–$50 (international) for outgoing wires. Some online banks and credit unions offer lower or free wires. Always confirm exact fees with your bank before sending.

Helpful Tips

- **Lowest cost:** Domestic ACH / regular bank transfer (usually free) or ACH Direct Debit via our website.
- **Card payments:** Convenient, but the 3% processing fee is added to your invoice total.
- **Wires:** Faster but higher cost (especially international); receiver fees may be added to your invoice. Pay the full amount at once when possible to avoid multiple transfer fees.

Questions or need our bank details? Contact us — we will help you choose the most convenient option. This guide is general information only. Invoice terms (including the 3% card fee and 90-day dispute window) govern the amounts due.