



# TURLOCK GOLF & COUNTRY CLUB

10532 Golf Link Road, Turlock, CA 95380  
Telephone (209) 634-5471

Prior TG&CC membership number, if any:

\_\_\_\_\_

Date membership ended:

\_\_\_\_\_

New membership number if accepted:

\_\_\_\_\_

Date membership began:

\_\_\_\_\_

## Playing Membership Application

The following application must be filled out completely and accompanied by the full deposit before it will be considered.

Application for:     Single Playing Membership     Family Playing Membership

Are you or your spouse a current or past member of the Club? \_\_\_\_\_

Applicant's Full Name: \_\_\_\_\_

Applicant's Social Security #: \_\_\_\_\_ Age: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Spouse's Full Name (write "single" if not married): \_\_\_\_\_

Spouses' Social Security # \_\_\_\_\_ Age: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Home Address: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Applicant's Email: \_\_\_\_\_

**Applicant's Current Employer:** \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Type of Business: \_\_\_\_\_ Position Held: \_\_\_\_\_

**1<sup>st</sup> Previous Employer:** \_\_\_\_\_ Dates Employed: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Type of Business: \_\_\_\_\_ Position Held: \_\_\_\_\_

**2<sup>nd</sup> Previous Employer:** \_\_\_\_\_ Dates Employed: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Type of Business: \_\_\_\_\_ Position Held: \_\_\_\_\_

**Spouse's Current Employer:** \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Type of Business: \_\_\_\_\_ Position Held: \_\_\_\_\_

Mail Bills & Notices to (mark one):     Home     Business

Unmarried Dependent Children under 25	Age
1. College, if applicable: _____	
2. College, if applicable: _____	

Unmarried Dependent Children under 25	Age
3. College, if applicable: _____	
4. College, if applicable: _____	

Applicant's References (Other than Relatives)

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

Last Golf Handicap: \_\_\_\_\_ Name of Last Golf Club: \_\_\_\_\_

Location of Prior Golf Club: \_\_\_\_\_ Phone: \_\_\_\_\_

Have you or your spouse ever been convicted of a felony? \_\_\_\_\_

If yes, explain: \_\_\_\_\_

Have you or your spouse ever been denied membership or expelled from any club or organization? \_\_\_\_\_

If yes, explain: \_\_\_\_\_

Bank Reference of Applicant: \_\_\_\_\_

Contract Name: \_\_\_\_\_ Phone: \_\_\_\_\_

**MEMBERSHIP APPLICATION AUTHORIZATION**

I/we hereby apply for membership, on behalf of the Applicant, in the TURLOCK GOLF & COUNTRY CLUB, INC. (hereinafter, "Club").

I/we hereby authorize the Club to investigate our credit record, to obtain a credit report, and to verify the information listed above. [SEE THE ATTACHED "NOTICE AND AUTHORIZATION REGARDING REQUEST FOR CONSUMER CREDIT REPORT."] I/we understand that a deposit fee of \$500 is required for both Single and Family Playing Memberships at the time of application. No other application or initiation fees shall be required. The \$500 deposit will be refunded, without interest and less a \$50 processing fee, if the application for membership is denied or Applicant does not become a member for any reason.

I/we understand this application for membership in the Club will be accepted or denied at the sole discretion of the Board of Directors of the Club. The Playing Membership shall begin on approval from the board and will remain in place for 12 months. After the 12-month period, the membership will renew for an additional period of 12 months, unless the Club is notified in writing by the member of his or her intent to cancel the membership prior to the renewal date.

I/we acknowledge that I/we have had the opportunity to read the bylaws, rules, and regulations of the Club. If the Applicant is accepted as a member of the Club, and in consideration for the rights and privileges of membership, I/we agree to be bound by the bylaws, rules, and regulations of the Club, as adopted and amended from time to time. As a condition of the Applicant being accepted as a member of the Club, I/we understand that I/we must agree to and sign the attached Membership Agreement.

\_\_\_\_\_  
APPLICANT'S SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
SPOUSE'S SIGNATURE (Required, if married)

\_\_\_\_\_  
DATE



# TURLOCK

## GOLF & COUNTRY CLUB

### PLAYING MEMBERSHIP AGREEMENT

Type of Membership: \_\_\_\_ Single Playing Membership \_\_\_\_ Family Playing Membership

Member's Name: \_\_\_\_\_ Membership No: \_\_\_\_\_

Spouse's Name: \_\_\_\_\_

Date membership began: \_\_\_\_\_, 20\_\_\_\_

This Playing Membership Agreement (hereinafter, "Agreement") is entered into by and between the undersigned member and his or her spouse (hereinafter referred to as "I/We" or "my/our", etc., as applicable) and the Turlock Golf & Country Club (hereinafter referred to as "Club").

1. Incorporation of Bylaws. I/We acknowledge that I/we have had the opportunity to read the Club By-Laws, rules, regulations. The parties hereby agree to abide by all bylaws, rules, and regulations of the Club as adopted and amended from time to time. The bylaws, rules, and regulations of the Club are incorporated into this Agreement and made a part hereof by this reference. The terms of this Agreement shall augment any bylaw, rule, or regulation that applies to the membership.
2. Deposit. The \$500 deposit paid at the time of application will be refunded if the Playing Membership is converted to a Proprietary Membership or after the final bill is settled when the Playing Membership ends to the extent the deposit was not used to satisfy any obligations owed to the Club. Regardless of the type of account the Club uses to hold the deposit, no interest on the deposit shall be due the Playing Membership. The Club may use all or any portion of the \$500 deposit to satisfy any delinquent obligation owed to the Club. If the deposit is used to satisfy an obligation to the Club, the member shall immediately replenish the deposit; otherwise, membership privileges shall be suspended until the deposit is replenished.
3. Monthly Dues. I/We agree to pay all monthly membership dues and all other expenses I/we charge against the membership account in full prior to the last day of the month in which I/we receive a bill from the Club. No food and beverage minimums or capital assessments will be assessed. Membership dues shall be determined by the board from time to time. I/we understand that the dues for the first and last month of membership will be prorated. Golfing and social privileges shall be suspended for any Playing Membership that is more than 60 days delinquent in its obligations to the Club, and the privileges shall remain suspended until the amounts owed are paid in full. Dues for the 12 month membership period shall continue to accrue even if the membership privileges are suspended. The Club shall have the right to deny renewal of any delinquent membership. Outstanding obligations owed to the Club that are more than 30 days old shall incur interest at the rate of 1.6% per month (19.2% APR).
4. Credit Reports. I/We agree to authorize the Club to obtain a credit report on me/us, from time to time, if payment to the Club is delinquent.
5. Maximum Credit. A maximum credit limit of Five Hundred Dollars (\$500.00) will be enforced and it is the member's responsibility to stay within the maximum credit limit during the term of this Agreement.
6. Term of Membership. The Playing Membership shall begin on approval from the board and will remain in place for 12 months. After the 12-month period, the membership will renew for an additional period of 12 months, unless the Club is notified in writing by the member of his or her intent to cancel the membership prior to the renewal date.
7. Membership Rights. I/We understand that the Playing Membership has no equity interest in the Club nor shall the member be entitled to vote or hold office. The rights to this membership cannot be transferred to any other person

at any time, except that if the member dies anytime during the membership year, the membership shall automatically transfer to the spouse, if any. Control of the membership shall be vested in the member only, not the spouse. The Club shall take its directions concerning the membership from the member only, not the spouse. The membership is for one year, as renewed from year to year, and cannot be cancelled in the middle of the year for any reason, except as provided in the bylaws of the Club or this Agreement. The Club reserves the right to suspend membership privileges or to terminate a membership at any time for behavior unbecoming of a member as outlined in the bylaws of the Club; in which case, the member shall still be obligated to pay the full year of membership dues.

8. Harassment of Employees Prohibited. I/We understand that the Club forbids members, guests, vendors, and all others who come onto Club property from harassing or engaging in unprofessional behavior towards any employees of the Club. This includes harassment of a sexual nature, such as engaging in unwelcome touching, pranks, teasing; sharing risqué jokes and stories; showing sexually indecent pictures or drawings; using foul or demeaning language or body gestures; or making unwelcome advances, flirtations, or requests for dates. Members are required to treat Club staff with respect and dignity.
9. No Waiver. The waiver by any party of a breach or multiple breaches of any terms or the same term of this Agreement is not a waiver of the breach of any other term of this Agreement nor of a subsequent breach of the one waived.
10. Attorneys' Fees. If any civil action is commenced by any party to enforce or as a result of or in connection with this Agreement, including the collection of dues and other obligations owed to the Club, then the prevailing Party shall be entitled to recover from the non-prevailing party all of the costs, expenses and fees incurred by the prevailing party in connection with the civil action, including reasonable attorneys' and consultants' fees and costs. The right to post-judgment costs and fees incurred to enforce a judgment shall not be merged into any award or judgment; and, the party enforcing the judgment may collect from the judgment debtor all costs and attorneys' fees incurred in enforcing the judgment.
11. Venue and Governing Law. The parties agree that all legal proceedings to enforce or declare any right under this Agreement shall be brought and held in the County of Stanislaus, California, and the laws of the State of California shall govern the interpretation, performance, rights and obligations of this Agreement
12. Integration and Modification. This instrument constitutes the entire and complete agreement of the parties relating to the subject matter contained herein. This instrument supersedes in its entirety any and all prior oral and/or written agreements or memorandums of understanding between the parties. No modification of this Agreement shall be made or entered into except by means of a writing signed by both parties.

Date: \_\_\_\_\_, 20\_\_\_\_\_

Playing Membership Member

Turlock Golf & Country Club, Inc.

\_\_\_\_\_  
Member's Signature

\_\_\_\_\_  
By: Michael Blevins, Club Manager

\_\_\_\_\_  
Spouse's Signature (required, if married)

# NOTICE REGARDING REQUEST FOR CREDIT REPORT

Date: \_\_\_\_\_

To: \_\_\_\_\_, a prospective or current member and his or her spouse (hereinafter, collectively referred to as "Consumer")

From: Turlock Golf & Country Club, Inc. (hereinafter, "Club")

The Club intends to request your credit report from the following Consumer Credit Reporting Agency:

Name: Equifax Information Services, LLC

Address: PO Box 740241

Atlanta, GA 30374-0241

Phone: 1-800-685-1111

Web: [www.equifax.com/fcra](http://www.equifax.com/fcra)

The report will be used to ascertain your credit worthiness, credit standing, and credit capacity because you applied for a membership with the Club and/or will or have incurred debt being serviced by the Club. A copy of the report and a notice entitled "A Summary of Your Rights under the Fair Credit Reporting Act" will be provided to you prior to the Club denying your application or taking any adverse action against you based on information in the report. You will then have the opportunity to challenge the accuracy of the report by contacting the Consumer Reporting Agency.

## AUTHORIZATION TO OBTAIN AND DISCLOSE THE CREDIT REPORT

I, \_\_\_\_\_, and  
(Prospective or Current Member)

I, \_\_\_\_\_  
(Spouse of prospective or current member)

hereby authorize Turlock Golf & Country Club (hereinafter, "Club") to obtain and use a Credit Report in connection with an application for membership to the Club and/or the payment of debts that I/we owe to the Club . I also authorize the Consumer Reporting Agency to disclose the requested report to Turlock Golf & Country Club.

\_\_\_\_\_  
Prospective or Current Member's Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Spouse's Signature

Date: \_\_\_\_\_

## A Summary of Your Rights Under the Fair Credit Reporting Act

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

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](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.**

- **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](http://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](http://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](http://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](http://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:**

Federal enforcers are:

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 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 &amp; 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, 8<sup>th</sup> 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 <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>