

# How Coast Calculates Member Month Credits for Upgrades & Downgrades

When an existing member of Coast is upgraded or downgraded, Coast will calculate the additional months of membership owed to the upgraded/downgraded member on the basis of funds that the member has left on his or her Coast membership. **In other words, Coast does not exchange month for month with upgrades and downgrades, instead we exchange dollar for dollar.** Some examples will help to explain how the calculation is done.

**As an upgrade example, Mr. Adams is upgraded from Classic membership to Deluxe membership by a resort.**

Mr. Adams has 12 months left on his Classic membership which he just renewed for \$99.95. Deluxe membership is \$149.95 per year, or \$12.50 per month. Mr. Adams will receive 12 months of Deluxe membership from the resort upgrade (upon receipt of the application fee) plus 8 months of Deluxe membership from the remaining funds on his Classic membership. The 8 months is calculated by dividing Mr. Adams remaining Classic membership funds of \$99.95 by \$12.50 per month cost for Deluxe, which equals 7.996 months, which is then rounded up to the nearest whole number, 8. Thus Mr. Adams will receive a total of 12 + 8 or 20 months of Deluxe membership from Coast upon his upgrade.



## Mr. Adams Upgrade

Classic Membership Renewal  
\$99.95 for 12 Months

Deluxe Membership  
\$149.95 for 12 Months or \$12.50 a Month

How we calculate Mr. Adams Upgrade

12 Months of Deluxe Membership

+

8 Months

= 20 Months of Total Coverage

(12 Months of Classic Upgraded into Deluxe)  
(8 Months =  $\$99.95 / \$12.50 = 7.9$ , Rounds Up to 8)

**Downgrades are fairly rare, but they do occasionally happen.**

As a downgrade example, Mrs. Bryant asks her resort to downgrade her Coast membership from Deluxe to Classic. Mrs. Bryant has 6 months left on her Deluxe membership which she renewed for \$134.95, meaning she has  $\$134.95 \div 12 = \$11.25$  per month x 6 months or \$67.50 credit left on her Deluxe membership. Classic membership cost is \$99.95 per year or \$8.33 per month, so Mrs. Bryant will receive 9 months of Classic membership for her 6 remaining months of Deluxe membership. This is calculated by dividing the remaining member funds of \$67.50 by \$8.33 per month cost for Classic, which equals 8.10 months, which is rounded up to the nearest whole number, 9. Thus Mrs. Bryant will have her current expire date extended 3 months upon her downgrade to Classic membership.

Hopefully these examples will help you explain this process to members who may have questions about credit for their existing Coast membership as the result of an upgrade or downgrade. **If you ever have a question on this or any subject, just call our Resort Services at 1-800-833-9183.**