

## RETURNED CHECK POLICY

If a customer's check is returned to Clay Battelle PSD, herein referred to as "CBPSD", by their bank for insufficient funds, account closed, etc in their or another person's bank account that issued a check on behalf of the customer- the district will take the following actions:

1. Notify the customer in writing via regular U.S. mail, via telephone or email of the returned check. If the customer is contacted via phone – the customer has until the next business day to redeem by the time provided by the office staff. If contacted via email or postal mail, then calendar five (5) days from date of mailing will be allotted for check redemption.
2. Payment for the returned check plus bank return check fee and any past due amounts including late charges must be made in the form of cash, money order or cashier's check.
3. If the returned check is not redeemed within the allotted time as described above, the district will terminate the customer's water service until all of the following charges have been paid in full:
  - a. Amount of the returned check
  - b. Returned check fee charged by the bank
  - c. All past due charges on the account at the time service is to be restored
  - d. Reconnection Fee
  - e. Security Deposit (or increase level if necessary)
  - f. Any damages that may have occurred to district's property (broken lock)
4. **CBPSD will no longer accept payment in the form of a check/echeck for a period of (12) twelve months from you or any other account on your behalf if the check is returned for insufficient funds.** IF five (5) or more checks are returned NSF in any name on the water account; the account could be designated **Permanently** as CASH or money order only.
5. If the customer is signed up for the draft program via the district – the customer will be removed from the program if there are any checks returned for insufficient funds. (this can be modified by office staff dependent on circumstance)
6. If check is not redeemed within 10 days after service is terminated, the district may transfer the check to Monongalia County Magistrate Court. and additional fees will be added to the account for court costs.
7. If the check was issued to prevent service termination for a final notice statement. The final notice statement date timelines will remain in effect as stipulated in the WVPSC regulations- therefore service could still be terminated via the original final notice issued.