



Forest Avenue

ACADEMIC MAGNET

Check Acceptance and Returned Check Policy and Procedure

Adopted: January 26, 2016

Forest Avenue Academic Magnet Elementary School PTA (the “PTA”) recognizes the tremendous financial support given by our parents. We understand that occasionally people confront economic issues that result in a returned check. At the same time, however, we are a volunteer non-profit organization, and we must protect our assets for uses that are permissible under our charter.

The PTA requires all checks to include the name, address, and telephone number of the person signing the check. The PTA accepts only checks with a current date. The PTA does not accept post-dated or pre-dated checks.

The PTA considers receipt of checks written on insufficient funds (“NSF checks”) and on closed accounts to be serious matters and will take necessary steps to collect all funds owed to the PTA for events, activities, or goods. The procedure outlined below will be used in the collection of outstanding funds on NSF checks and on a person’s check-writing privileges after having written an NSF check.

Upon initial NSF notice from the banking institution:

1. The check writer will be notified of the NSF check via telephone, email, or letter. Any telephone conversation or message will be contemporaneously documented. The check writer will need to respond to the contact within five (5) days to make arrangements for payment of the NSF check plus a service fee equal to the charge incurred by the PTA for the NSF check (the “Fee,” currently \$9.00) plus the cost of any postage. All attempts to contact the check writer will be documented with date, time, type, and information.
2. If contact has not been made within five (5) days, a written demand for payment (“Written Demand”) will be sent via certified mail to the check writer for the amount of the NSF check, plus incurred Fee and postage.



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3. If the check writer fails to pay the amount within thirty-five (35) days of the sending of the Written Demand, the PTA may begin aggressive steps to obtain payment, including the pursuit of civil and/or criminal remedies under Alabama law.
4. The name of any NSF check writer will be entered onto the Returned Check List maintained by the PTA and provided to all PTA members of committees who receive, or may receive, check payments.
5. Any person whose check was returned for insufficient funds shall be prohibited from writing a check to the PTA for the remainder of the then-current school year. Any person who does not make restitution on an NSF check, or who makes restitution after the PTA's pursuit of civil or criminal remedies, shall thereafter be prohibited from making payment by check to the PTA.