

**Town of Harrisville, New Hampshire
Returned Checks Policy**

Section 1: Purpose The purpose of this policy is to provide fairness and consistency in regards to returned checks.

Section 2: Definition A check is considered non-sufficient when the check has been returned from the bank for non-sufficient funds or for any other reason. A returned check will be recorded against the revenue in which it was originally posted.

Section 3: Procedure

1. The account is flagged with a non-sufficient funds/returned date and remains on the account for one year. The Treasurer will keep track of returned checks.
2. If the customer submits two non-sufficient funds/returned checks within a year, then the account will change to a "cash only" account until the oldest date drops from the system.
3. Payments made by check to the Town of Harrisville, New Hampshire that are not honored by the bank will incur a returned check fee of \$25.
4. A certified letter with return receipt will be sent to the person responsible, notifying him/her of the returned item and outlining the consequences of not honoring the item, within 14 days after receiving notice that payment was refused. The cost of the certified mailing will be added to the \$25 return check fee.
5. Any additional bank charges will also be added to the \$25.
6. All accounts must be paid in full. No partial payments can be accepted.
7. All accounts not collected after 14 calendar days may be turned over to the Harrisville Police Department.
8. Returned check reimbursement payments must be in the form of cash, cashier's check, certified funds, or money order. Payments may be mailed to the Town of Harrisville, 705 Chesham Rd, Harrisville, NH 03450, or may be made in person at the Town Hall at the same address.

Section 4: Authority

RSA 80:56 Uncollectible Checks – Whenever any check issued to a city or town for the payment of taxes, permit fees, licenses, special assessments, water or sewer bills, for any combination of these or for any other municipal services is returned to the city or town official as uncollectible, the city or town shall charge a fee of \$25 plus all protest, bank, and legal fees in addition to the amount of said check to the person who issued such check to cover the cost of collecting the debt that the check was issued to pay. The \$25 fee together with any protest or legal fees collected shall be for the use of the city or town.

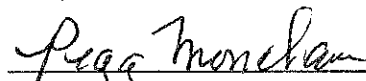
Accepted this date: September 30, 2022 Harrisville Select Board



Andrea Hodson, Chairperson



Kathy Scott



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