

## **Returned Check Policy and Procedures**

**A charge of \$25.00 or other such fee as determined by the Albemarle Regional Library Board of Trustees will be imposed under provision of NC General Statute 25-3-506 for any bad check received by the Albemarle Regional Library in payment for any goods and services.**

**A notice will be placed at or near the circulation desk that gives notice of the fee. The notice will:**

- 1. be “conspicuously posted on or in the immediate vicinity of the circulation desk”.**
- 2. be “in plain view” of anyone paying for goods or services at the circulation desk.**
- 3. be “ 8 x 11 inches in size.**
- 4. state the amount of the fee (\$25) that will be charged if the check is returned.**
- 5. state that unresolved returned checks will be turned over to the local magistrate for collection.**
- 6. state that patron’s library card and all cards for which the patron may have authorized for children under 18 (if applicable) will be blocked.**

**The procedures for a returned check for “non-sufficient funds” or “account closed” or “stop payment” are as follows: The library must attempt to contact the person who signed the check by phone or by mail. Only cash, certified check or money order will be accepted from a patron who has a returned check. Branch Manager’s will be notified by the Albemarle Regional Library Finance Officer of any returned checks taken in at their locations.**

- If by phone: (Branch Manager) – use phone number on patron account**

**The conversation must include the reason for call, the check date and the check amount.**

**The check signer must be told a \$25.00 processing fee for returned checks is added to all returned checks and must be paid at the time the check amount is paid and that the amount must be paid in cash, certified check or money order.**

**Give the patron a date 30 days from the phone call notification that the total amount (including processing fee) must be paid. Record date of call and the 30 day from date in the patron’s note field. Inform the patron that if the account is not paid in full by the specified due date, the account will be turn over to the county Magistrate for collection.**

**\*If unable to reach patron by phone, disconnected, no longer in service, etc., use US Mail. Note on patron’s record.**

- If by mail: (Branch Manager) – use address on patron account**

**The letter must contain the reason for writing, the check date, the check amount, and a copy of the returned check.**

**The letter must contain that a \$25.00 processing fee for returned checks is added to all returned checks and that this amount must be paid at the time the check amount is paid in cash, certified check or money order.**

**A date must be in the letter giving the patron a reasonable time to satisfy the total amount due (including processing fee). Record date of letter and the 30 day from date in the patron's note field. Inform the patron that if the account is not paid in full by the specified due date, the account will be turn over to the county Magistrate for collection.**

**The letter should notify the patron that if the entire amount due (including processing fee) is not paid by the deadline then the check will be forwarded to the appropriate County's Magistrate's office for legal disposition.**

**Record the date the letter is mailed on the patron's library record and make of copy of the sent letter.**

**Returned check amount including processing fee should be entered on patron's account and no materials may be checked out until the record is clear.**

**\*If mail is returned as undeliverable – than note on patron's account and turn over to ARL Finance Officer.**

**If the patron does not pay in full by the set deadline, the Albemarle Regional Offices will do the following:**

- **Send a certified letter to the last known address of the patron informing them that they will have an additional 10 days from the date of the letter to pay the total amount due, or the Albemarle Regional Offices will turn the returned check over to the appropriate County's magistrate's office for legal disposition. Include a copy of the returned check and record the date of the certified letter on the patron's library record.**
- **The Albemarle Regional office will maintain a copy of the certified letter.**
- **If the patron does not respond within 10 days of the date of the certified letter then the returned check and a copy of the certified letter will be turned over to the County's magistrate's office of the county in which the check was written.**
- **At that point the patron must deal directly with the appropriate County's magistrate's office for legal disposition.**
- **The patron will be responsible for all legal fines and fees associated with the legal process in addition to the amount of the returned check plus the \$25.00 processing fee.**
- **Once the returned check is turned over to the magistrate's office and noted on the patron's record LIBRARY STAFF SHALL NOT ACCEPT ANY PAYMENT FROM THE PATRON AFTER THAT DATE!**

**Approved by the Albemarle Regional Library Board of Trustees on October 27th, 2011.**