

Returned Check Policy

Policy Statement	The chapter has established a policy regarding returned checks due to insufficient funds.
What happens when a check is returned for insufficient funds?	When a check is returned for insufficient funds, NAPO-CT will charge the originator of the check a service charge of twenty-five dollars (\$25.00). Additionally they will be asked to submit another check to cover all monies owed.
What if this happens a second time?	If this happens again, NAPO-CT will charge the originator of the check an additional service charge of twenty-five dollars (\$25.00). Also, they will be required to make all future payments to NAPO-CT in the form of a bank check, money order or cash.
What if a membership expires while waiting for a valid check?	If a membership renewal check is returned for insufficient funds, membership is not considered effective until the payment has cleared with the bank. This may jeopardize the member's good standing.
Who should the Treasurer notify about insufficient funds?	<p>When the Treasurer is notified by the bank about insufficient funds the Treasurer will notify the originator of the check, the board and any board or committee member in which the payment directly affects, such as:</p> <ul style="list-style-type: none"> • Director of Membership if related to initial or renewal membership fees or guest fees • Director of Professional Development if related to a special program • Director of Communication & Technology if related to web site features or enhancements and newsletter advertisements or subscriptions • Nominating Committee if related to verifying members in good standing