

RETURNED CHECK POLICY & PROCEDURES

If a check accepted by the Town of Brighton is returned from the bank for insufficient funds the following procedures will be followed:

1. Call the bank where the check is issued from and determine if funds are available to resubmit the check for deposit.
2. If funds are available resubmit the check for deposit.
3. If funds are not available contact the individual or organization that wrote the check and determine if funds will be available within the next five (5) days.
4. If funds will be available within five (5) days resubmit the check for deposit.
5. If funds will not be available in five (5) days then return the check to the individual.
6. Cancel any transaction that the funds were to cover and notify the individual or organization of the cancellation.
7. The Town of Brighton Board will impose a \$15.00 fee for returned checks with insufficient funds on the individual or organization issuing the check according to General Municipal Law, Article 5, Section 85.

The following policy will apply to checks written to the Town Clerk, Code Enforcement Officer, Tax Collector, and Town Supervisor.

1. The individual or organization issuing the returned check will not be allowed to write checks to the Town of Brighton in the future. Only cash or money order transactions will be accepted.
2. Any transaction that was covered by the check is to be canceled and the individual or organization notified in writing of the cancellation.
3. Any further transaction made by the individual must be paid in full to include the returned check fee imposed by the Town Board before it is a valid transaction.

Ref: RESOLUTION #85-2001