

Town of Moreau Town Clerk's Returned Check Policies & Procedures

Returned check process:

1. Upon bank notification of a returned check, the Town Clerk's office will call, email, or send a letter to the writer of the check (depending on what contact information is available) to notify them and ask for replacement payment within **three (3) business days** via cash, money order, or bank/cashier's check (issued by the bank) only.*
 - a. A separate \$20 fee will also be assessed by the Town at this time.
 - b. For returned check fees on tax payments and NYS Department of Environmental Conservation licenses (hunting, fishing), this fee **may not** be combined with any replacement money order, or bank/cashier's check.*

Note: when replacing payment for taxes or water/sewer, if the replacement payment is received after the bill due date, late fees or penalties may also apply. For the payment to be accepted, *the full amount must be paid, including any late fees.*

2. If replacement funds are *not* received within 3 business days, a certified letter will be mailed to the writer of the check demanding payment within ten (10) days.
3. If payment is not received within this 10-day period, a notice of protest will be sought from your bank, and legal action will be initiated.
4. Once legal action is underway, payment cannot be made to the Town and a summons or warrant may be issued by the court.

*Credit card payments may be accepted. Applicable fees for credit card processing also apply. Tax and NYSDEC licensing fees must be paid separately from \$20 returned check fees, even if paying by credit card.

Returned check policies:

If an individual, household, or business presents a check that is not honored, but replacement is received before legal action is taken, the Town Clerk's office will allow additional personal or business checks during the year.

If an individual, household, or business presents two (2) personal or business checks that are returned in a year, or if two checks presented for the same bill are returned, and replacement funds are presented in time to prevent legal action, additional personal or business checks *will not be accepted* within the same calendar year from any of the entities involved. All payments *for the remainder of the calendar year* must be made with secured funds (cash, money orders, by bank/cashiers' checks), or credit card.

If an individual, household, or business presents a personal or business check that is returned, and funds are *not* replaced in time to prevent legal action, the entity may not present personal or business checks to the Town indefinitely.

Any personal check presented to the Town should include a valid phone number and/or email address. This is important not only for instances where checks are not honored, but also in cases where checks are made out incorrectly, illegibly, or are not signed.