

Town of Mercer Returned Check Policy

The Town of Mercer establishes the following policy for returned checks from a bank for insufficient funds.

Upon receipt from the bank of a returned check, the treasurer or his/her designee shall try to contact the maker of the returned check.

#1. Returned check for insufficient funds will be charged a returned check fee of \$43.00, and will need to "buy back" the check with cash or bank check.

#2. If the treasurer is unable to reach maker of check or more than 3 business days has gone by since the maker stated they would make good on the check, the Treasurer shall put into writing the amount due and shall charge the certified mail fee in addition to the returned check fee. If returned check is for a motor vehicle registration, Treasurer is required to threaten to contact BMV to have registration suspended if amount is not paid within 10 days.

#3. A second returned check for insufficient funds will follow the 1st step with notation to the Town Clerk/Tax Collector that no further personal check(s) as form of payment for any transaction would be accepted.

Notice

By presenting your check, you authorize, if the check returns unpaid, return fees and cost by electronic funds, transfer(s), or draft(s) drawn from your account.

Adopted 09/2006

Amended 02/10/2022, 12/14/2023

1st MO Ruby / Pauli

2nd MO David Prock

3rd MO Maryellen 12/14/2023