

**Parkway Elementary School PTA  
Returned Check Policy  
Adopted: December 10, 2012  
Effective: January 1, 2013**

Parkway Elementary School PTA (the “PTA”) recognizes the tremendous financial support given by our parents. We understand that occasionally people will have to deal with economic issues that result in a returned check. At the same time, we are a volunteer non-profit organization and must protect our assets for uses that are permissible under our charter.

The PTA considers receipt of checks written on insufficient funds (hereinafter NSF checks) and on closed accounts to be a serious matter and will take necessary steps to collect all funds owed to the PTA for events, activities or goods. The procedure outlined below will be used in the collection of outstanding funds on NSF checks and on a person’s check writing privileges after having written an NSF check.

Upon initial NSF notice from the banking institution:

1. The check writer will be notified of the NSF check via telephone, email or via letter. Any telephone conversation or message will be contemporaneously documented. The check writer will need to respond to the contact within five (5) days to make arrangements for payment of the NSF check plus a service fee equal to the charge incurred by the PTA for the NSF check (the “Fee”, currently \$20.00) plus the cost of any postage. All attempts to contact the check writer will be documented with date, time, type and information. See example letter (Tab A).
2. If contact has not been made within five (5) days, a written demand for payment (“Written Demand”) will be sent via certified mail to the check writer for the amount of the NSF check, plus incurred Fee and postage. (See Tab B)
3. If the check writer fails to pay the amount within thirty five (35) days of the sending of the Written Demand, the PTA may begin aggressive steps to obtain payment, including the pursuit of civil and/or criminal remedies under NJSA 2A:32A-1 or NJSA 2C:21-5, respectively.

The name of any NSF check writer will be entered onto the Returned Check List maintained by the PTA and provided to all PTA members of committees who receive, or may receive, check payments. Any person whose check was returned for insufficient funds shall be prohibited from writing a check to the PTA for the remainder of the then-current school year. Any person who does not make restitution on an NSF check, or who makes restitution after the PTA’s pursuit of civil or criminal remedies, shall thereafter be prohibited from making payment by check to the PTA.

TAB A

DATE

Name  
Street Number  
City, State ZIP

Dear Name:

Recently, the Parkway Elementary School PTA received notification from our bank that a check you wrote was returned for insufficient funds. This check was written for \_\_\_\_\_. The information for this check is:

Check # 1234, XYZ Bank  
Amount: \$1.00  
Payee: Parkway Elementary School PTA  
Date: 1/1/2013

The PTA is assessed a \$20 fee for each deposited items that is returned unpaid. Therefore, the new total due is \$21 (add postage). Please send cash or money order payable to the Parkway School PTA, attention Treasurer by [Date that is 5 days from approximate receipt].

Thank you for your prompt attention to this matter. If you have any questions, you may contact me at \_\_\_\_\_. Please be advised that the PTA reserved the right to pursue aggressive steps to collect on this check, including civil or criminal remedies under NJSA 2A:32A-1 or NJSA 2C:21-5, respectively.

Sincerely,

Your Name  
Treasurer  
Parkway Elementary School

Enclosed: photocopy of returned check

TAB B  
(To be sent in English and Spanish)

DEMAND FOR PAYMENT OF DISHONORED CHECK

DATE: \_\_\_\_\_  
TO: \_\_\_\_\_

NAME OF MAKER WARNING; YOU MAY BE SUED IF YOU DO NOT MAKE PAYMENT OF THE AMOUNT SHOWN ON THIS NOTICE WITHIN 35 DAYS AFTER THE DATE THIS NOTICE WAS MAILED.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

LAST KNOWN RESIDENCE ADDRESS OR PLACE OF BUSINESS

OUR CHECK/DRAFT/ORDER IN THE AMOUNT OF \$\_\_\_\_\_ DATED \_\_\_\_\_, PAYABLE TO THE ORDER OF \_\_\_\_\_ HAS BEEN DISHONORED BY THE BANK OR OTHER DEPOSITORY UPON WHICH IT HAS BEEN DRAWN BECAUSE:

THE MAKER HAD NO ACCOUNT WITH SUCH BANK OR DEPOSITORY  
 THE MAKER HAD INSUFFICIENT FUNDS ON DEPOSIT WITH SUCH BANK OR DEPOSITORY

IF YOU DO NOT MAKE PAYMENT WITHIN 35 DAYS AFTER THE DATE THIS NOTICE WAS MAILED, YOU MAY BE SUED TO RECOVER PAYMENT. IF A JUDGMENT IS RENDERED AGAINST YOU IN COURT, IT WILL INCLUDE NOT ONLY THE ORIGINAL FACE AMOUNT OF THE CHECK/DRAFT/ORDER, BUT ALSO ADDITIONAL LIQUIDATED DAMAGES OF NOT LESS THAN ONE HUNDRED DOLLARS (\$100) NOR MORE THAN THE FACE AMOUNT OF THE CHECK/DRAFT.ORDER PLUS FINVE HUNDRED DOLLARS (\$500).

PLEASE MAKE PAYMENT IN THE AMOUNT OF \$\_\_\_\_\_ TO PARKWAY ELEMENTARY SCHOOL PTA AT 446 PARKWAY AVENUE, EWING, NJ 08618.

SINCERELY,

PTA TREASURER