

Town of Freedom

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Board of Selectmen

C. Ronald Price
Stephen Bennett
Elaine Higgins
Alyssa Brugger-Treasurer
Cynthia Abbott-Clerk, Tax Collector

Returned Check Policy

Policy for the disposition of personnel or corporate checks returned, from the bank to the town, for non-negotiable funds

When a check is returned from the bank to the Town of Freedom for the reason of insufficient funds, and the check is regarded as non-negotiable by the bank, a thirty dollar (\$30) service charge will be assessed for the first offense. The person or persons responsible

for making payment on said check must redeem the check for the face amount, in cash or certified funds, plus the thirty dollar (\$30) service charge.

If a second and subsequent check is returned from the bank to the Town of Freedom for any reason, and the check is regarded as non-negotiable by the bank, a thirty (\$30) service charge will be assessed. The person or persons responsible for making payment on said check must redeem the check for the face amount, in cash or certified funds, plus the thirty dollar (\$30) service charge and all check cashing privileges will be suspended for a period of two years.

If a check is written to the motor vehicle department and returned from the bank to the Treasurer of Freedom for any reason, and the check is regarded as non-negotiable by the bank, the person or persons responsible will be assessed the penalties listed above. Plus, if the matter is not resolved within ten (10) days after dated notice is sent to the person or persons responsible for the check, the Augusta Motor Vehicle Department will be contacted. This will result in the suspension of driver's license and vehicle registration. **There will also be reinstatement fees for the registration and driver's license payable to the Secretary of State after restitution has been made.**

If legal action is necessary to collect funds owed to the Town of Freedom on a non-negotiable check, the person or persons responsible for the check will be liable for all expenses incurred by the town for said legal action. All check cashing privileges will be suspended for a period of three years.

Suspension of check cashing privileges will require all future monetary transactions, for the time duration levied in the penalty, between the Town of Freedom and the offending party or parties to be conducted in **cash or certified funds only.**