

Returned Checks Policy

To establish a procedure for the notification and collection of funds on returned check payments to Nemaclin Inc..

1. First returned check within a one (1) year period:
 - a. Customer is sent a certified registered restricted letter that states they will have ten (10) calendar days from the date of the letter to remedy returned check or ACH payment.
Nemaclin Inc. will accept cash, cashier's check or a money order for restitution of returned check.
 - b. Customer is assessed a returned check fee in the amount of fifty dollars (\$50.00).
Customer is also assessed late payment penalty if applicable.
 - c. In the event the customer does not take appropriate action to correct within the ten (10) day period, customer's water service will be disconnected for non-pay. If the service is disconnected for non-pay, applicable service fees will apply.
 - d. If customer does not remedy returned check and is disconnected for non-pay, a certified letter is mailed to customer giving them ten (10) days from the date of the letter to make final restitution.
 - i. If customer does not correct the situation, the returned check is turned over to the magistrate for prosecution.
2. Second returned check within a one (1) year period:
 - a. Upon receipt of the second returned check written within a one (1) year period, the customer is automatically disconnected the same day or the next business day without written notice if the account is past due. Applicable service fees will apply.
 - b. Customer is assessed a returned check fee in the amount of fifty dollars (\$50.00).
Customer is also assessed late payment penalty if applicable.
 - c. If customer is disconnected for non-pay, a certified letter is mailed to customer giving them ten (10) days from the date of the letter to make final restitution. If customer does not correct the situation, the returned check is turned over to the magistrate for prosecution.
 - d. After the receipt of two (2) returned checks within a one (1) year period, Nemaclin Inc. will not accept a check on the customer's account for a period of one year from the date of the last return.
3. Other:
 - a. No extensions are granted on a returned check
4. In extenuating circumstances, the Executive Board will make a decision whether or not to accept payment from an organization or individual offering assistance to a customer with a returned check after checking the credit history of that organization or individual.