

Martin Middle School PTA – Return Check (Insufficient Funds) Policy

If we accept a check from a donor that is later returned for insufficient funds, Martin Middle School PTA reserves the right to collect or recover fees and other costs associated with the transaction as specified by North Carolina law. The North Carolina General Statutes provides that a creditor who receives a check which is returned for insufficient funds may recover not only the principal amount of the check but also processing fees and bank service fees.

Bank Service Fees

North Carolina law also allows for the recovery of the bank service fee which is charged to the creditor for the customer's returned check. North Carolina General Statute 6-21.3 provides in part that "a person, firm, or corporation who knowingly draws, makes, utters or issues and delivers to another any check or draft drawn on any bank or depository that refuses to honor the same because the maker or drawer does not have sufficient funds on deposit in or credit with the bank or depository with which to pay the check or draft upon presentation" that such check writer shall be liable for any bank service fee charged by the bank for such returned check.

If you have any questions regarding this process, please feel free to contact treasurer@martinpta.com