

Should any financial situation arise that is not specifically addressed in this policy, the EASD Music Club's Executive Committee reserves the right to take appropriate action on a case-by-case basis.

CHECK POLICY

Checks will only be accepted from the accounts of EASD students or their parent(s). The name of the EASD student should be placed in the memo section of the check.

A reminder stating that:

A service fee (currently \$8.00) will be charged for any checks returned due to insufficient funds should be used for each of the following:*

1. **Fundraiser**—at bottom of order form, distributed at the beginning of each fundraiser
2. **Apparel**—at the bottom of the apparel order form
3. **Trips, etc.**—on the signed permission slip that is submitted with payment

** or whatever our bank's current returned check fee equals*

Any parent who bounces one check BUT REPAYS during *First Attempt for Repayment* or *Second Attempt for Repayment* will be permitted to write checks to the EASD Music Club again. Repayment amount is defined as the sum of the check value plus the bank's returned check fee and any other fees that may have been assessed.

Any parent who bounces one check and does not pay until the matter is turned over to the EASD Music Club's Executive Committee will NOT be permitted to make check payments to the EASD Music Club for a period of 12 months from the date of the returned check bank notice. A general form letter will be sent to that parent from the EASD Music Club stating this policy.

Any parent who bounces two checks within the same school year (including those for which repayment has been received) will NOT be permitted to make check payments to the EASD Music Club for a period of 12 months from the date of the second returned check bank notice. A general form letter will be sent to that parent from the EASD Music Club stating this policy.

PAYMENT POLICY

Any parent receiving merchandise and not paying within five weeks following the due date set by the event's chairperson will no longer be permitted to make check payments to the EASD Music Club. No further purchases will be permitted until any outstanding balance has been satisfied. Any merchandise not already distributed to the student/family will be held by the EASD Music Club until the outstanding balance has been satisfied. Any subsequent purchases must be paid for with cash or money order and fundraiser payment must accompany the order before merchandise can be received by that family. Merchandise will not be ordered without full payment.

The EASD Music Club will follow the same procedure to receive payment of the money owed as detailed below in "Repayment of Returned Checks" except that the original due date (rather than the returned check bank notice) will mark the beginning of the five weeks after which the matter will be turned over to the Executive Committee.

REPAYMENT OF RETURNED CHECKS

First Attempt for Repayment

When the Treasurer receives a returned check notice from the bank, he/she will notify the appropriate chairperson who will then phone the parent who wrote the check. The Chairperson will use a form to ensure that all of the following information is covered during any contacts.

1. Write date/time of all attempted phone calls
2. Write name of person contacted
3. Ask for cash only payment of bank fee
4. Ask for cash or money order for amount of check, unless they can assure the EASD Music Club that it was a rare mistake and have rectified their funding problems.
5. Remind the parent that two bounced checks or non-payment within five weeks will result in a 12-month suspension of check-writing privileges.
6. Give them three weeks from date on bank's return check notice or time period agreed to in payment plan schedule to submit repayment to the Treasurer.

Second Attempt for Repayment

If funds are not received within three weeks (or end of payment plan schedule), the problem should be turned over to the Treasurer, who will go through steps 1-5 again. Step 6 will be changed to give them only two more weeks to pay (five weeks total since date of initial bank returned check notice) or time period agreed to in payment plan schedule.

Third Attempt for Repayment

If payment is still not received, the problem will be turned over to the EASD Music Club's Executive Committee. In addition to going through steps 1-6 again, the Executive Committee will do the following:

7. Give them THREE DAYS from date of phone call from the EASD Music Club's President to submit repayment (or at least first installment of repayment plan schedule) to the Treasurer.
8. Remind the parent that if they do not pay, the EASD Music Club will no longer be able to accept check payments from the family.
9. Inform the parent that a letter from the EASD Music Club's Executive Committee will be coming by Certified Mail, Return Receipt Requested, documenting the check policy and any agreement arrived at during the phone call.
10. If necessary, inform the parent that if payment is not made, the EASD Music Club will be forced to seek legal restitution through Small Claims Court.

***Adopted at General Membership Meeting, November 11, 2008
Effective Date: January 1, 2009***