



Date Adopted: 10/23/84

Date Revised: 02/27/95

Date Reviewed: 09/22/16

**Policy 406**  
**Insufficient Funds Check**

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**POLICY:**

When a check is returned to the Cooperative due to insufficient funds, the Cooperative will notify the individual of the dishonored check. When informed by the consumer that the funds are available, the Cooperative will again deposit the check. A \$5.00 handling fee will be charged.

**RESPONSIBILITY:**

Office personnel, consumers

**PROCEDURE:**

As outlined in the above written policy