

BRAINERD PUBLIC UTILITIES
POLICY 2008-15
Adopted 12/30/08

NON-SUFFICIENT FUND CHECKS AND ACH PAYMENTS

If a check made payable to Brainerd Public Utilities (BPU) is returned for non-sufficient funds (NSF) or the account has been closed, or if a customer has their utility bill paid by ACH, and notification is sent for non-sufficient funds or the account has been closed, the following procedures will take place.

- BPU will send a notice, by regular mail, to the check issuer when a check or ACH is returned for NSF from a financial institution. The notice shall contain language of MN Statute 609.535 pertaining to issuance of dishonored checks.
- Restitution has to be made within five (5) business days and must be paid by money order or cash. There will also be an additional \$30 service charge. There are no arrangements allowed when a NSF check is received.
- If restitution is not made within the required time, the electric service will be disconnected at the service address where the check was issued. Before the service will be reconnected, the NSF check, \$30 service charge, entire balance of account, a deposit, if one has not been previously paid, and a reconnect fee will have to be paid.
- If more than two (2) checks or ACHs are returned to BPU within a twelve (12) month period, all future utility payments will have to be paid by money order or cash. However, if a customer signs up for the automatic bill payment plan in lieu of paying the required utility deposit, and an ACH or recurring credit card is returned to BPU within the first twelve (12) months of service, the customer will automatically be taken off bank pay and will have to pay the required utility deposit, along with the other required charges.