



## **Returned Check Policy**

The Geneva Public Library (“the Library”) maintains this policy to define the fee for a returned check.

The Library will accept personal checks for a variety of purposes; however, if a check is returned for insufficient funds, the Library will charge a processing fee of \$15, or the current bank processing fee.

The Library will contact the owner of the returned check via a certified letter to the name and address noted on the check regarding the return and the processing fee. Attempts to contact the owner will also be made via phone or email if said contact information was provided in paperwork associated with the check. Such attempts will not supersede the process of mailing a certified letter.

Payment must be made in full with cash, credit card, or money order before the customer can resume borrowing privileges. Past due accounts may be referred to a collections and/or credit reporting company.

The Library reserves the right to refuse personal checks of any patron who previously has had checks returned.

**Adopted by the Board of Trustees:** September 25, 2019

**Amended by the Board of Trustees:** 5/26/2021, 5/31/2023, 5/29/2024. 5/28/2025

**Reviewed by the Policy Review Committee:** 5/8/2025