

Belle Vernon Area Marching Band Boosters (BVAMBB)  
Non-Sufficient-Funds (NSF) Check Policy

**Purpose:**

The purpose of this document is to clearly identify the actions to be taken when an NSF event occurs. The BVAMBB routinely accepts checks from members/students for fund raising events and clothing, supplies, etc. orders through-out the school year. In the unfortunate event that an NSF check is received, this policy is to be followed without exception.

**Definitions for use throughout this policy:**

An NSF event is when a check, received by the BVAMBB for fund-raising event or other order, after being deposited, is returned from the bank because the checking account had an insufficient balance to cover the amount of the check. The Treasurer of the BVAMBB is informed of the situation by the bank or other financial institution.

The NSF amount is the amount of the original check plus any NSF fees, or other related fees, charged to the BVAMBB by the bank or other financial institution.

The term cash means the following are the only acceptable forms of payment: cash, money order, or cashier's check. Personal or corporate checks are not acceptable when cash is required. This includes personal or corporate checks from someone other than the student or their parents/guardians.

The term non-fund-raising order refers to any item which is ordered for the personal use of the student. Examples are: clothing, jackets, uniform accessories, etc.

**Actions:**

The following actions are to be followed upon the Treasurer being informed of an NSF event.

The following positions must be notified immediately by the Treasurer because they are accepting checks and orders for fund-raising events and non-fund-raising orders. This notification level is to include the student's name only. The NSF amount is to be shared (by the Treasurer) with only the President and Financial Secretary, as they are the only positions needing this information, either for communications or for accounting purposes. No other BVAMBB board members or general members are to be notified or informed of this sensitive information regarding the NSF event.

- a. President (communications)
  - i. The President will maintain a recording of the dates and responses for all NSF event communications and transactions
- b. Vice-President (Fund-Raising)
- c. Financial Secretary (Credits)
- d. Fund-Raising Chairperson (Fund-Raising)
- e. Fund-Raising Assistant-Chairperson (Fund-Raising)

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- f. Hoagie Chairperson (Hoagie Orders)
  - g. Administrative Assistant (Clothing Orders)
1. **Level 1** - The President is to contact the student's parents or guardians, ASAP via a phone call, to inform them of the NSF event. The following actions are to be followed and explained in the conversation.
    - a. The student's parents/guardians have one week to provide cash to the Treasurer, in the same amount as the NSF amount, in order to return their account to a good standing. It is the student's parent/guardian's responsibility to make the arrangements to provide the cash payment to the Treasurer.
    - b. If after the student's first NSF event, their account is returned to good standing, within one week of the phone call, then the NSF event will be forgiven and the remainder of the policy does not apply. This is only applicable for the student's first NSF event.
    - c. All future payments, for any MBAMBB event, for the remainder of the school year, must be made by cash, even if the NSF amount is covered by cash payments.
  2. **Level 2** – If, after one week following the phone call, the cash payment is not received, the following action will be taken.
    - a. If the student has enough credits to cover the NSF amount, these credits will be used to cover the NSF event. These credits will be transferred to the BVAMBB. If a cash payment is then received to cover the NSF event at a later date, then the credits will be restored and the cash payment will go to the BVAMBB. The cash payment(s) to correct/repay the NSF event will not be assigned as cash credits, but rather to restore the student's previously earned credits. If the credit transfer is enough to cover the NSF amount, the letter below will be sent and no further communication is required.
    - b. If the NSF amount has not been satisfied from previous credit transfers or cash payments, then all future credits earned, via cash payments for fund-raising events, will also be transferred to the BVAMBB until the NSF amount is covered.
    - c. The President is to send the student's parents/guardians a letter explaining the following.
      - i. The student's credits, if any existed, were transferred to cover (even if only partial) the NSF amount. When the cash payment is received, the credits will be restored.
      - ii. If the existing credit transfer does cover the NSF amount, then no further payment is required, unless the student wants to restore their credits.
      - iii. If existing credits do not cover the NSF amount, then all future credits will also be transferred to the BVAMBB until the NSF amount is covered.
      - iv. The cash payment(s) to correct the NSF event will not be assigned as cash credits, but rather to restore the student's previously earned credits.
      - v. All future payments, for any MBAMBB event, for the remainder of the school year, must be made by cash, even if NSF amount is covered by credit transfers or cash payments.

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- vi. All fund-raising orders (excluding hoagies) and non-fund-raising orders must be pre-paid by cash or the order will not be accepted.
  3. **Level 3** - If, after one month following the letter being sent, the NSF event is not covered by a credit transfer or the cash payment is not received, the following action will be taken.
    - a. Future credits will be handled the same as in Level 2. If the additional credit transfers were enough to cover the NSF amount, the letter below will be sent and no further communication is required.
    - b. The President is to send the student's parents/guardians a second letter explaining the following.
      - i. All future credits earned will be transferred to the BVAMBB until the NSF amount is covered.
      - ii. If any additional credit transfers do cover the NSF amount, then no further payment is required, unless the student wants to restore their credits.
      - iii. The cash payment(s) to correct the NSF event will not be assigned as cash credits, but rather to restore the student's previously earned credits.
      - iv. All future payments, for any BVAMBB event, for the remainder of the school year, must be made by cash, even if NSF amount is covered by credit transfers or cash payments.
      - v. All fund-raising orders (including hoagies) and non-fund-raising orders must be pre-paid by cash or the order will not be accepted.
4. **Level 4** - If, after one month following the second letter being sent, the NSF event is not covered by additional credit transfers or the cash payment is not received, the following action will be taken.
  - a. All future fund-raising will be suspended until the NSF amount is cover by a cash payment(s).
  - b. If the suspension is lifted, all future payments, for any BVAMBB event, for the remainder of the student's band career, must be made by cash, even if NSF amount is covered by credit transfers or cash payments.
  - c. The President is to send the student's parents/guardians a third letter explaining the following.
    - i. All future fund-raising, clothing orders, etc. will be suspended until the NSF amount is covered by a cash payment(s).
    - ii. The cash payment(s) to correct the NSF event will not be assigned as cash credits, but rather to restore the student's previously earned credits.
    - iii. The student will not be eligible to participate in any BVAMBB sponsored or funded event until the NSF amount is covered by a cash payment(s).
5. **Level 5** – If, after one month following the third letter being sent, the cash payment is not received, the BVAMBB reserves the right to take the appropriate legal actions necessary to recover the NSF amount.