

Putnam Public Service District
Return Payment Policy

Putnam Public Service District (District), in accordance with the Public Service Commission of West Virginia Rules and Regulations, establishes a Return Payment Policy. The purpose of this policy is to establish procedure for handling payments returned to the District. Returned payments are to include checks and/or automatic payment deduction (also known as ACH payments). This policy is effective the 8th day of September, 2011.

If a customer's payment is returned to the District by their bank for insufficient funds in their account, the District will take the following actions:

- 1) Notify the customer in writing via regular U.S. Mail of the allowed time to pick up the returned payment, ten (10) days from the date of notice excluding Federal and State Holidays (date will be specified in the letter). Payment for the returned payment must be made in the form of: cash, money order, or cashier's check (from a bank located within the State of West Virginia).
- 2) If the returned payment is not picked up within the allotted time as described above, the District will terminate the customer's water service until all of the following charges have been paid in full:
 - a. Amount of returned payment
 - b. Returned payment fee (maximum of \$25.00)
 - c. All past due charges on the account at the time service is to be restored
 - d. Reconnection fee
 - e. Deposit, if necessary
- 3) After a customer's payment is returned for insufficient funds twice in a six (6) month time period - the customer's check writing privileges will be suspended for a period of one (1) year from the time of the returned check and/or the customer's ACH will be cancelled for a period of one (1) year from the time of the returned ACH payment. Payment must be made in the form of cash, money order, or cashier's check (from a bank located within the State of West Virginia).
- 4) After one (1) year of timely payments, the District may reinstate the customer's check writing privileges or the customer may apply for ACH status again.
- 5) If the District receives a subsequent insufficient funds check or ACH after the privileges have been reinstated, the above steps will be repeated with the exception of privilege suspension from step #3. For a subsequent bad check or ACH following reinstatement, the check writing privileges will be suspended for a period of one (1) year.
- 6) Should a customer have a subsequent insufficient funds check or ACH after two reinstatements, steps 1 and 2 will be repeated and the customer will no longer be allowed to make payments via check or ACH for the remainder of the time they are a customer of the District.

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Note: All insufficient fund payments not picked up within the initial ten (10) day notice will receive a certified letter giving ten (10) days to pick up the check, if the check is not picked up within the additional time period it will be sent to Magistrate Court for collection.

Adopted as amended at the regular meeting of the Putnam Public Service District Board this 8th Day of September, 2011.

This institution is an equal opportunity provider.