



27 Meetinghouse Hill Road  
Sanbornton, NH 03269

## **Sanbornton Library Insufficient Funds: Returned Checks Policy**

For all checks received by the library which are returned to the library for non-sufficient funds, the library will charge the writer of the check a \$25.00 fee to cover bank charges the library incurs.

When a returned check is received in instances of fines, fees and lost items, the librarian will reinstate the amount of the check on the patron's card and will create a \$25.00 fee on their account which will need to be paid before they are able to borrow materials from the library. Patrons will be contacted and notified of the charges and the block on their account.

All other types of transactions result in a returned check, charges will be handled directly between the individual and the library. In instances of individuals with a library account, the above scenario will be followed with a fee being created on the patron's library account for both charges.

*Insufficient Funds Policy, Library Board of Trustees Adopted 9/17/2024.*