

## NSF Check Reporting

### Non-Sufficient Funds Check (NSF)

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Non-sufficient funds (NSF) is a condition where a bank does not honor a check, because the checking account on which it was drawn does not contain sufficient funds. The term can also be applied to a situation where an individual attempts to make a purchase with a debit card, and there are not sufficient funds in the underlying bank account to pay for the transaction.

The recipient of a check that is classified as NSF may be charged a processing fee by the bank at which it attempted to deposit the check. The party that issues a NSF check is always charged a significant fee by the bank where its checking account is located. Once a check is identified as NSF, your bank will notify you that the money you had deposited was not available and send you a legal copy of the NSF check.

#### How to Avoid NSF Checks

- Girl Scouts – Dakota Horizons (GSDH) strongly encourages Girl Scouts, troops and parents to only accept checks from friends and family members.
- Checks should always have the issuer's current address and phone number listed on the top of the check.
- GSDH cautions accepting out of state checks from someone you do not know.
  - Do not accept foreign checks.
- GSDH strongly encourages the use of credit cards and cash vs. accepting checks from strangers.

#### How to Report a NSF Check

- If you receive a NSF check, please contact GSDH immediately.
- GSDH will assist in the collections of NSF checks if the NSF check is reported to GSDH within 30 days of bank notification.
- NSF checks reported to GSDH after 30 days of bank notification will need to be collected by the troop.
- GSDH does NOT cover any NSF bank fees troops may have incurred.
- Troops must submit the NSF check via a completed NSF Check Reporting Form along with the ORIGINAL legal copy of the check.
- Always make copies of all your documents prior to sending to GSDH.

## NSF Check Reporting Form

### Non-Sufficient Funds Check (NSF)

Non-sufficient funds (NSF) is a condition where a bank does not honor a check, because the checking account on which it was drawn does not contain sufficient funds.

#### How to Report a NSF Check

1. Complete, sign and date the information below authorizing GSDH to assist in the collections of the NSF funds using a 3<sup>rd</sup> party service provider.
2. **MAIL** the completed authorization form and **ORIGINAL** legal returned check copy to:

**Girl Scouts—Dakota Horizons**  
**Attn: Finance Department**  
**1101 S. Marion Road**  
**Sioux Falls, SD 57106**

Troop #: \_\_\_\_\_ OR Service Unit (SU) Name: \_\_\_\_\_

Troop / SU Treasurer: \_\_\_\_\_

Email Address: \_\_\_\_\_

*I authorize GSDH to assist our troop/SU in the collections of the attached check.*

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### Legal Returned Check Copy

Date from bank – must be submitted within 30 days from this date.

States it is a LEGAL copy & why the check was returned

03/24/2011  
 1437888888

This is a LEGAL COPY of your check. You can use it the same way you would use the original check.

RETURN REASON - D  
 CLOSED ACCOUNT

**RECEIVED**  
 JUL 06 2015  
 SIOUX FALLS

**CLOSED ACCOUNT**

2-2-2011

22-76302660

Pay to the Order of: **GSDH** \$ **32.00**

For: \_\_\_\_\_

PARTICIPATING MEMBER CHECKING