

Accepting Check Payments

CheckAlert LLC closed its business on May 31, 2023. Please immediately take the attached Girl Scouts – Diamonds bank letter from Marie Gieringer, Chief Financial Officer, to your bank to notify them to have all returned checks sent to the troop/group/service unit instead of CheckAlert.

CheckAlert recommends that we do not accept checks for payments. They mentioned that Prosecutors are closing check offices due to a lack of revenue and that it is nearly impossible to recover money through the courts. This is one of the reasons that CheckAlert closed their business.

Please be advised that if the troop/group/service unit accepts a check as a form of payment, the troop/group/service unit may receive a check that the bank returns because of "non-sufficient funds" (NSF checks).

Checks must include or be documented on the front of the check:

1. Current name and address (if PO Box, ask for a physical address)
2. Phone number with an area code
3. Driver's license number
4. Include the caregiver's or Girl Scout's initials accepting the check in the memo section

Best practices when accepting checks as payments:

1. Verify a checkwriter's ID to ensure the person writing the check owns the account.
2. Do not accept temporary (counter) checks with no number or a handwritten number.
3. Verify that the amount on the 'Pay to the order of' line and the numeric amount box match. If there is a discrepancy, the bank will honor the 'Pay to the order of' amount.
4. Do not accept checks that are post-dated.
5. Do not accept out-of-state checks.
6. Checks must be deposited into the troop/group/service unit account within 30 days.

Collecting NSF checks:

Step 1: Immediately notify the checkwriter to request re-payment as quickly as possible. It is sometimes best to ask for a cash payment or cashier's check.

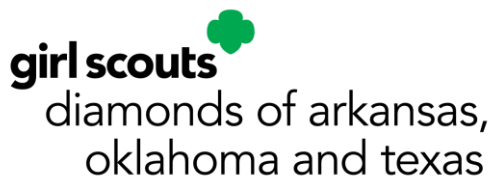
Step 2: Contact the caregiver of the Girl Scout who accepted the NSF check (should have initials in the memo section of the check). They may know the checkwriter personally.

Step 2: If you are redepositing an NSF check, first contact the checkwriter's bank to ensure funds are available to cover the check amount.

Step 3: If funds are unavailable, send a letter to the checkwriter requesting payment. The checkwriter can be charged a fee for bank service charges on the troop/group/service unit account. The fee should be the same amount charged on the bank statement. Please contact the Dana Wolverton for assistance if a letter is needed.

Step 4: Turn over to Prosecuting Attorney for legal processing. Please include the following information:

- a. Service unit or troop #



- b. Checkwriter's name
- c. Checkwriter's driver's license number (if applicable)
- d. Checkwriter's contact information.
- e. NSF bank fee (this can be added to the amount owed)
- f. Communication history between troop and checkwriter regarding the NSF check

If you have any questions regarding NSF checks, don't hesitate to contact Dana Wolverton, Senior Troop Finance Liaison, at dwolverton@girlscoutsdiamonds.org , or 870-558-2533.