

## MPtHA NSF Policy

Occasionally, Minnesota Pinto receives a non-negotiable check. While we understand that mistakes happen, we are a volunteer run organization, and we would prefer to utilize volunteer time in a more positive way. Thus, MPtHA will take the following action to simplify the recovery of said funds:

- The issuer of the non-negotiable check will be contacted immediately, via either phone or e-mail, upon notice from our Bank, that his/her check has been returned.
- The issuer will have three business days from first notification to pay the funds due, along with a \$30 NSF fee.
- Acceptable payment methods are cash, money order, or certified bank check.
- Further payment options include PayPal or credit card, with a 3% convenience fee.

If the non-negotiable check is resolved in the initial three day time frame, no further action will be taken by MPtHA for the first offense.

Should the NSF check remain unresolved after three days, MPtHA will take the following action:

- The issuer will be sent a Demand Notice via certified mail, and will be assessed any actual expenses for the mailing,
- A \$25 administrative fee will be added to the total due.
- The issuer of the non-negotiable check will have ten days to resolve the non-negotiable check
- The issuer of the non-negotiable check will be placed on a "No Checks" basis for three months.

Should the NSF check remain unresolved after ten days, MPtHA will take the following action:

- Report the check to the Wright County Attorney through the Bad Check Restitution Program
- Report the check to the PtHA Business office for assistance and sanctions
- Immediately place the issuer on a 'No Checks' basis with Minnesota Pinto, and issuer will remain on a "No check" basis for a minimum of one year following the resolution of the non-negotiable check.
- Deem the issuer NOT in good standing with MPtHA and thus ineligible to participate in any MPtHA program until the check is resolved.
- Nullify any Minnesota show points earned that are related to this transaction for all exhibitors

Further, only payment in full will be accepted to rectify any NSF check.

- Multiple exhibitors will not be allowed to pay just his/her portion of the NSF check.
- The affected exhibitor(s) will receive a courtesy notification if the NSF check has not been resolved by the issuer within the specified time frame above.

- The entire balance of NSF check and fees must be resolved within five days of the courtesy notification in order for the points to remain valid.

Any individual issuing a second non-negotiable check to MPtHA, within two years of the first non-negotiable check, will be sanctioned as determined by the Board of Directors, which may include, but not be limited to, requiring CASH ONLY, loss of MN Pinto membership, or loss of MN show points.

Revised 10/14/2016 and approved by the Board of Directors on 10/30/2016