MEMBER POLICY #20

SUBJECT: INSUFFICIENT FUNDS CHECKS- CASH ONLY POLICY

1. Bowie-Cass Electric Cooperative (BCEC) may decline payment by check (paper or electronic) and the member shall be ineligible to pay by check for a period of 12 consecutive months for the following reasons:

2. Criteria for Check Refusal:

a. Immediately after two consecutive insufficient funds checks are submitted to BCEC for payment of electrical or satellite service.

b. Immediately after BCEC receives a third insufficient funds check within a 12-month period.

3. BCEC will accept payments in cash, by credit card, debit card, cashiers check or money orders. If after 12 months this account is maintained in good standing(no late charges or disconnect notices) a member may once again pay by check. However, the very next insufficient funds check submitted shall be cause to suspend the privilege of paying by check for an additional 12 months. The same rule applies to accounts set up on bank draft.

4. Anyone that pays with an insufficient funds check to have their service reconnected after being disconnected for non-pay shall immediately have their service disconnected and be required to pay with one of the other above outlined methods.

5. If the member contends that the insufficient funds are the fault of the lending institution or any other entity, it will be the member's responsibility to provide evidence to BCEC that they are not responsible. BCEC will correspond with the lending institution on the member's behalf but is no way responsible for validating fund availability.

Adopted by the Board:	February 15, 2008
Reviewed and Revised by the Board:	March 25, 2014
Reviewed and Revised by the Board:	February 26, 2019
Reviewed and Revised by the Board:	October 26, 2021