

City of St. Marys
Return Check Policy

The City of St. Marys, in accordance with the Public Service Commission of West Virginia Rules and Regulations, establishes a Return Check Policy. The purpose of this policy is to establish procedure for handling checks returned by the bank effective March 1, 2016.

If a customer's check is returned to The City of St. Marys by their bank for insufficient funds in their account or for any other reason, the City will take the following actions:

- 1) Notify the customer in writing via first-class U.S. Mail of the allowed time to pick up the returned check, five (5) days from the date of notice excluding Federal and State Holidays (date will be specified in the letter). Payment for the returned check must be made in the form of: cash, money order, credit/debit card or cashier's check (from a bank located within the State of West Virginia)
- 2) If the check is not picked up and the fees are not paid within the five (5) days from the date of notice, the check will be taken to Magistrate Court at which time a warrant will be issued for the check writer's arrest. Any fees associated with the Magistrate Court will be added to the returned check amount and returned check fee and will be paid by the customer.
- 3) If the returned check was written to pay for utilities and is not picked up within the allotted time as described above, the Utility will terminate the customer's water service until all of the following charges have been paid in full:
 - Amount of returned check
 - Returned check fee (no more than \$25)
 - All past due charges on the account at the time service is to be restored
 - Reconnection fee
 - Deposit
 - Magistrate Court Fees
- 4) **Should a customer have three checks for insufficient funds, the customer will no longer be allowed to make payments by check.**