

## **RETURNED CHECK POLICY – PLEASE READ**

If your check is returned for Insufficient Funds, Stop Payment, or any other reason you will be required to pay not only the amount of the check, but also a returned check fee of \$20, and the cost of mail notification, if applicable. In addition, your Chief or Supervisor will be notified of the situation as returned checks significantly impact the programs offered by SDCTOA.

If you do not pay after notification then you may be liable for up to three times the amount of the original check, plus late fees, penalties, and costs awarded by the Small Claims Court. Unresolved payments may also be turned over to a collection service.

Please read the Refund Policy carefully. You have until two weeks before the class start date to cancel your attendance and withdraw your payment.