

Dishonored Checks Policy

This policy describes the processing and collection of dishonored checks. All checks and/or ACH payments payable to the **Town of Whitefield** are processed on the day received. Checks and/or ACH payments returned from a bank unpaid (dishonored) will be subject to fees in accordance with Maine law.

- A Notice of Dishonor will be sent via certified return receipt mail and regular mail. Payment is required within 10 days of receipt of the notice. The town will charge a return check/ACH fee of \$25.00 for each returned check/ACH.
- If payment has not been received within the time specified in the notice, the matter will be reported to the Lincoln County Sheriff's Office. All information pertaining to collection will be kept together for future legal proceedings.
- Other collection steps include:

Motor Vehicle Registration - The town will notify the Bureau of Motor Vehicles to suspend the registration and confiscate the license plates.

Tax Payments - In the case of property/real estate/supplemental/special tax, liens may be attached to the property. The taxes will not be considered paid until full payment has been received by the town.


Recreational Licenses/Registrations - The appropriate state office will be notified to cancel the license or registration.

Payments in the amount of the dishonored check/ACH payments, including fees, will be accepted only in the form of cash, money order, cashier's check or credit card (subject to 2.5% portal fee). Partial payment will not be accepted. A receipt will be issued by the town when full payment is received.

A Do Not Accept Checks/ACH payments list will be maintained naming persons and entities who have given dishonored checks/ACH payments to the town 2 times in a period of 2 years. For the next 4 years, payments from these persons and entities will only be accepted in the form of cash, money order, cashier's check or credit card (subject to the 2.5% portal fee).


Lester Sheaffer, Chair


William McKee, Vice-Chair


Charlene Donahue


Lise A. Hanners


Keith Sanborn

Adopted at Select Board Meeting

Dated: 2-23-2021