

EMU Returned Check or ACH Payment Policy

General Policy: Whenever a personal check or Automated Clearing House (ACH) payment is returned, the presenting individual is sent an email notification (to My.Emich email) that his or her check/ACH has been returned. The notification shall request redemption, either by credit card, money order, or certified check, plus a service charge, within a period of two (2) weeks of the initial return.

1. Where the Check/ACH is negotiated for the purpose of class registration, existing holds, tuition, or board and room:

Immediately upon receipt of the unpaid check/ACH by the University, a financial hold (student will not be able to register or obtain transcripts) is placed on the student's account. Email notification is sent to the student indicating that a check/ACH was returned and requesting that the student redeem the check/ACH or contact Student Business Services within two (2) weeks. *The notice shall also indicate that future semester registration may be cancelled if the check/ACH is not redeemed by the due date on the notice.* A non-refundable service charge of \$30 will be assessed, unless the student presents a letter from his or her bank stating that the bank made an error.

2. Where the Check/ACH is negotiated for reasons other than those described in Section 1 above:

Email notification is sent to the presenting individual indicating that his or her check/ACH has been returned. This notice requests redemption of the check/ACH within a period of two (2) weeks by credit card, money order, or certified check plus a \$30 service charge.

a. Non-Student Check/ACH (Departmental)– The check/ACH is charged back to the presenting department. If the amount of the check and service fee is not paid within the 2-week period it will be turned over to EMU Collections, and may be referred to a collection agency with collection costs.

b. Student Check/ACH – Immediately upon receipt of the unpaid check/ACH by the University, a financial hold is placed on the student's account. If the check and service charge remain unpaid, the account will be turned over to EMU Collections and may be referred to a collection agency with collection costs.

3. Additional Sanctions for Three or More Returned Checks/ACH Payments:

Anyone who has presented three or more checks and/or ACH's to the University that have been returned and not redeemed within two weeks of the return, will be sent email notification that they may be in violation of Michigan Statutes, MCL § 750.131. If restitution is not made within 30 days of this notification, the account may be turned over to the authorities, at the University's discretion. Regardless whether restitution is made, all future payments to the University must be made by credit card, money order, or certified check. In addition, the University reserves the right to refer the student to the Office of Wellness and Community Responsibility for disciplinary action.