



## **Berean Christian High School Returned Check and Returned Electronic Payment Policies**

### Payment via Physical check to Berean Christian office

Berean Christian (BCHS) uses multiple methods of depositing payments submitted by physical check to the office, and your payment by check constitutes authorization for BCBS to cash your check in any of these methods at its discretion. When a check to BCBS is returned as unpaid due to non-sufficient funds, a \$30 service fee applies, which will be added to family incidental billing account. A \$40 follow-up fee will also be applied to your BCBS FACTS billing account if the returned check results in a past due balance that exceeds \$250..

1) Some physical checks are scanned by BCBS the day received for electronic deposit. When a scanned check is returned unpaid due to non-sufficient funds, a \$30 service fee is added to your BCBS FACTS incidental billing account, which will be reflected on the next incidental billing statement, payable the next month. Funding of scanned return checks is automatically attempted up to two more times in the coming days. If funding is unsuccessful by the third attempt, the check is considered uncollectible and a new payment must be remitted. (The \$30 service fee is applied after 1<sup>st</sup> failure only.)

2) In some cases BCBS may opt to deposit a physical check as an “e-check”, by entering the relevant check information (check number, account number, routing number, amount) electronically. If the “e-check” is returned unpaid due to non-sufficient funds, the same fee assessment and funding attempt processes apply as for scanned checks, described above.

3) BCBS will often opt to take your check for physical deposit at its bank. If your physically deposited check is returned unpaid, a \$30 service fee is added to your BCBS FACTS incidental billing account, which will be reflected on the next incidental billing statement, payable the next month. BCBS may attempt re-deposit of the returned check up to two more times, but it will be considered uncollectible after a 3<sup>rd</sup> failed attempt.

### Payment to FACTS

Payments made online or phone or via autopay or via check to FACTS are subject to a \$30 fine should the payment fail to fund. A \$40 follow-up fee will also apply if the failed payment results in a past due balance. Up to three funding attempts may be made.