



Girl Scouts of California's Central Coast
Serving Santa Cruz, San Benito, Monterey,
San Luis Obispo, Santa Barbara & Ventura Counties

To: All Council Members
From: Karen Sullivan, Council CFO
Re: NSF Checks/Collections Process
Date: March 24, 2010

With our Cookie Sale just about over, we have had quite a few questions regarding returned checks. At the Council, we have also had checks returned from Troops making their cookie payments. So, here is the policy we follow regarding returned checks:

When checks are returned to the Council from the bank and they are Troop or Service Unit checks, we send a letter requested they send certified funds plus \$20 to cover our bank charges. If checks are from individuals, they are automatically sent to our collections group – NorthStar - <https://www.northstargt.com/newpages/index.asp>.

NorthStar does not charge a fee to the Council but rather adds their fee to the face value of the NSF check. Then, they contact the individual to collect payment. Their process can take anywhere from a week to 6 months – depending on how long it takes to recover the payment. When payment is remitted, NorthStar gives the Council the face value of the check. We do not collect our own bank fees or any other fees – only the face value of the check. And, in some cases where accounts are closed and people have moved, we are never able to collect – although those individuals do end up in the National Check Fraud Registry.

Troops and Service Units can also send us their NSF checks and we will forward them to NorthStar for collection. However, this does not reduce what is owed to the Council for product purchases. If/when funds are recovered, the Council will send a check for the face value of the check to the Troop or Service Unit. Because the Council is unable to recover bank charges, we can not reimburse Troops or Service Units for them.

For these reasons, we highly encourage Troops and Service Units to only take checks from people they know – and to get the proper ID, phone number and address information when you do take a check from someone.

If you have any questions or need additional information, please email me at ksullivan@girlscoutsccc.org.

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