

# Check Conversion Disclosure

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## *Notice To Customers Making Payment By Check*

When you provide a check as payment, you authorize the YMCA of Gloucester County either to use information from your check to make a one-time electronic fund transfer from your account or to process the check as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

## *Returned Item Service Fee*

If the electronic fund transfer cannot be completed because there are insufficient funds in your account, we may impose a one-time insufficient funds fee against your account, which we will also collect by electronic funds transfer.

If a paper check transaction is dishonored or returned for any reason, we will re-present the check electronically to your bank account for collection for the amount of the check, plus any applicable fees as permitted by state law.