



School City of Hobart/ Department of Food Services is always looking for ways to be more efficient and effective in our fiscal policies. While it may seem like a minor issue to some, the collection of non-sufficient fund (NSF) checks is a time consuming and costly issue. As with any business, School City of Hobart/Department of Food Services has an obligation to our clients and community's tax payers, to be fiscally accountable. Collecting returned checks can take valuable time from the school district personnel. To manage the process, our department will begin using **checXchange** on April 1, 2013.

**checXchange** utilizes the federal and state laws allowing the electronic recovery of NSF checks which result in a high rate of recovery at no cost to the food service department. The cost becomes the responsibility of those who wrote no-sufficient fund checks with the electronic recovery of the face amount of the check and the electronic recovery of the state fee from the bad check writer's bank account. Utilizing **checXchange** is an effort by the food service department to be fiscally accountable in a more efficient and cost effective manner.

School City of Hobart/Department of Food Services will gladly accept checks. No longer will the department or the staff arrange for the repayment of returned checks. Should your check be returned for insufficient funds, you expressly authorize your account to be electronically debited or bank drafted for the amount of the check plus any applicable fees. The use of a check is your acknowledgement and acceptance of this policy and it's terms and conditions.

Please include the following information on your check:

- Full name
- Street address
- Home phone number
- Cell phone number