



## **NON-SUFFICIENT FUND FEES**

### **Why Did I Receive an NSF Fee?**

The City of Redding issues a non-sufficient funds (NSF) fee of \$35 when in receipt of a check/ACH payment drawn on a closed bank account and bank accounts with insufficient funds to cover the amount of the check/ACH Payment, whether deliberate or not. This fee also applies when a stop payment has been requested by the issuer of check, credit card, and ACH payments.

### **Who Can I Talk To?**

If the payment was made to the City of Redding Utilities, Customer Services (530.339.7200) is available to review the payment process for errors. A customer service representative will review all available records to validate that the payment was made by you and that it was posted to your utility account. Customer Services will also verify whether or not the payment was returned by your bank and that the \$35 NSF fee was applied without error.

### **Why Am I Being Charged an NSF?**

The City of Redding Treasurer's Office assesses the NSF fee to cover the costs associated with bank assessed fees and the processing of non-sufficient fund checks/ACH payments and stopped payments. Significant time is spent investigating the payment origin, where to charge back the revenue and apply the NSF fee. Letters are sent and individual City accounts are created to record non-utility NSF fee charges. The fee is applied consistently without prejudice to all City of Redding residents and businesses.

### **What Authority Do You Have to Charge Me This Fee?**

The City of Redding Treasurer's Office assesses NSF fees by the authority of the City Council. The Council approves a Schedule of Fees and Service Charges annually, cited under Council Resolution 2014-06 and the Government Code Authority as G.C. Sec 6157.