## SMPTO CHECK CASHING POLICY

The South Middleton Elementary Parent Teacher Organization (SMPTO) will accept personal checks for payment. All checks must have identifying information on them (e.g., payer's name, address, phone number). If identifying information is not included on the check, the SMPTO will not accept the check and will ask for another form of payment. If a check is returned for insufficient funds, the SMPTO will ask the check payer to pay in cash or money order the amount of the original check plus the bank fee that SMPTO is charged. This repayment needs to be submitted to the SMPTO within 14 days of insufficient funds notification to the payer. The SMPTO reserves the right to not accept any future checks from the individual who previously had a check returned for insufficient funds. The SMPTO will notify this person that it will only accept cash, money order or credit card payments from that individual.

## **SMPTO CREDIT CARD POLICY**

The South Middleton Elementary Parent Teacher Organization (SMPTO) will accept credit cards for payment. If the credit card reading device is not at an event, the SMPTO will ask the buyer to please fill out a form with their credit card information and signature. The SMPTO will process their purchase at a later time. If the buyer is not comfortable filling out the credit card form, they can fill out an order form and will be contacted later by the PTO to fill the order. If a credit card is rejected for payment, at the time of purchase or when processed at a later time, the SMPTO will require another form of payment. If the buyer is unable to provide another form of payment, the SMPTO will not complete the sale of the product or require the buyer to return the purchased product.