

Returned Checks & Collection Issues

Returned Checks

1. Should a check not be honored (e.g., non-sufficient funds, account closed, etc.), troops should work with the check's maker (customer). Usually, these can be easily re-deposited.
2. If assistance is needed from GSGLA, forward the original or bank "legal copy" to your Product Programs Manager (PPM) within 3 days of the return date.
3. GSGLA will attempt to collect the amount of the check, plus bank charges, through a succession of phone calls to the issuer of the check. GSGLA will refund the troop 100% of any recovered funds.
4. All amounts not collected within approximately 45 days may be forwarded to a collection agency. If the collection agency is able to recover funds, GSGLA will refund the troop recovered funds up to the face value (only) of the check, minus the agency's fees.
5. The troop should understand that collection may be more difficult if the telephone number and/or driver's license number is not recorded on the face of the check.
6. Time is of the essence as it relates to returned checks.

Collection Issues

1. Should payment concerns arise with a parent/caregiver in the troop, Troop Leaders/Troop Fall Product Chairs are asked to document the situation and first try to resolve the issues within their own troop.
2. If problems persist, troops are asked to notify their Service Unit Fall Product Chair (SUFPC) as soon as possible.
3. If the matter has not been rectified by the end of the program, Troop Leaders/Fall Product Chairs must submit a Discrepancy Report, along with the original signed *Parent/Guardian Permission & Responsibility Agreement*, no later than the due date listed in this Guide. The Discrepancy Report must contain all pertinent information and detailed documentation of collection attempts (e.g. signed receipts for product/payments, girl order card, emails, dates when parent/caregiver was called for repayment, etc.).
4. It becomes progressively difficult to collect as more time is allowed to pass. Do not wait to submit Discrepancy Reports!
5. Note the guideline regarding collecting money from parents/caregivers in order to mitigate risk.
6. GSGLA will contact the parent/caregiver and try to collect the debt. Payment plans and/or promissory notes may be used. Please note: funds collected through a collection agency will be returned to the troop, minus the agency's fees, which may be up to 50% of the amount collected. Exhaust all other avenues before submitting for collections, as this will reduce the amount ultimately recovered by the troop. If a parent/caregiver is sent to collections, it means that GSGLA has exhausted all efforts to collect the funds.