

The Howard County Recorder's Office Policy On the Acceptance of Business and Personal Checks

Check Acceptance

In order for a check, received by the Howard County Recorder's Office over the counter or through the mail, to be automatically accepted, it must include BOTH of the following pieces of information:

- **A PHYSICAL STREET ADDRESS** (*a P.O. Box is not sufficient*)
- **A TELEPHONE NUMBER**

If a customer has an account with our office, we have the necessary contact information and it DOES NOT have to be added to the check.

Electronic Check Representment Policy

In the event that your check is returned unpaid for insufficient or uncollected funds, we may re-present your check electronically. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy can be retrieved by contacting your financial institution.

Insufficient Check Policy

If a check is returned, there is a \$20.00 office charge for the returned check, and there is a \$10.00 bank charge for the returned check. **Two checks will need to be sent to clear up the matter.** One check should be for the amount of the check that bounced **PLUS** \$10.00 for the bank charge. The second check should be for the \$20.00 office charge for returned checks. Both checks should be made payable to the Howard County Recorder. Sending one check to cover all amounts **WILL NOT BE ACCEPTED.** Repeatedly bouncing checks will result in acceptance of only cashier's checks from the submitter.

No additional documents from the submitter will be processed until the check issue has been resolved.

If you have any questions regarding this policy, please contact our office at (765) 456-2210.