

## Operational Services

### Insufficient Fund Checks and Debt Recovery

The Director or designee is responsible for collecting up to the maximum fee authorized by State law for returned checks written to the Cooperative that are not honored upon presentation to the respective bank or other depository institution for any reason. The Director is authorized to contact the Cooperative's attorney whenever necessary to collect the returned check amount, fee, collection costs and expenses, and interest.

### Delinquent Debt Recovery

The Director is authorized to seek collection of delinquent debt owed the Cooperative to the fullest extent of the law.

LEGAL REF.: 15 ILCS 405/10.05 and 10.05d.  
810 ILCS 5/3-806.

ADOPTED: January 14, 2015