

Returned Payment Fee Policy

What is a returned payment fee?

A returned payment fee is incurred by a customer when a payment fails due to insufficient funds in a consumer's bank account or when a credit card is used for a scheduled payment and the credit card is either invalid or the credit limit is exceeded.

Our Policy

If a payment is returned, we will assess and automatically process a maximum returned payment fee of \$30

Will I know if a returned payment fee is going to be charged to my account?

Yes, if you have a payment that fails, you will be notified of the failure. The notice will tell you the date on which a \$30 returned payment fee will be processed and the date on which the failed payment will be rescheduled (unless you take some action in the meantime to make the payment). If the \$30 returned payment fee fails, it will be rescheduled. If we detect a pattern of failed returned payment fees we may prohibit you from enrolling in payment plans administered by us in future years until the fees are paid.

Can I make up a failed payment before the rescheduled payment date?

Yes. You are always able to bring your account current by making a payment online or over the phone. KSS policy will determine if you are able to pay in person, spread the failed payment across your remaining payments, or reschedule the failed payment for the end of your payment plan.

Will I be charged an overdraft fee by my bank if my payment fails?

That depends on your financial institution. We understand that fees can be burdensome, which is why we strongly encourage all payers to pay careful attention to their payment schedule and do everything they can to avoid failed payments.

You should have received the attached letter, flyers, and authorization form.

Please fill out and return to us if you would like to begin the new program.