



10405 Merrill Road
P.O. Box 157
Hamburg, MI 48139
(810) 231-1000
www.hamburg.mi.us

TO: Township Board
FROM: Jennifer Daniels, Treasurer
DATE: May 11, 2026
AGENDA ITEM TOPIC: NSF fees

Number of Supporting Documents:

Requested Action

- Motion to set the NSF fee for checks and ACH withdrawals at \$15, with any utility-related NSF fees applied directly to the customer's utility bill.

Background

We currently charge \$12 for NSF checks and \$4 for NSF ACH. This does not cover our costs to process, track, and collect the fees. Applying the fees to bills will give us an efficient way to collect and track said fees. Michigan law allows up to \$25 fees, but we feel \$15 is sufficient to cover costs.

Fiscal Considerations

Does the agenda item require the expenditure of funds? Yes No

Are funds budgeted? Yes No

Fiscal year affected: Choose an item.

Is a budget amendment required? Yes No

General Ledger numbers affected: _____