

## Non-Sufficient Funds (NSF)

### Frequently Asked Questions

Here are some answers to questions we receive frequently from the public about the non-sufficient fund (NSF) processes. We provide this for informational purposes only. It does not constitute legal advice.

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#### **Non-Sufficient Funds (NSF)**

1. [After I submitted a document, you sent me a Notice of Non-Sufficient Funds \(NSF\). How much do I owe you now?](#)
  2. [How long do I have to fix the bad payment after I get the Notice of NSF payment?](#)
  3. [What happens if I don't fix it within 10 business days?](#)
  4. [Are there restrictions on the type of payment?](#)
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1. **After I submitted a document, you sent me a Notice of Non-Sufficient Funds (NSF). How much do I owe you now?**

You owe us \$25 for the NSF payment. You also have to pay us the filing fee for the document. The total amount you owe us is \$25 plus the original filing fee.

2. **How long do I have to fix the bad payment after I get the Notice of NSF payment?**

You have to fix it within 10 business days of receiving the notice. We start the day count from the date on the Notice of Non-Sufficient Funds (NSF).

3. **What happens if I don't fix it within 10 business days?**

We will cancel your filing. We will send you a Certificate of Cancellation of the filing so you'll know that we have cancelled it.

4. **Are there restrictions on the type of payment?**

Yes, you must provide payment in the form of either cash or a cashier's check. Personal checks and money orders will not be accepted. DO NOT SEND US CASH THROUGH THE MAIL.

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## FAQs

### Payment Policies

1. You have to submit the filing fee with a document you want to file. We will not file the document if you don't submit the fee with it.

2. We only accept cash, checks and money orders.

3. If you pay with a check you have to make it out to one of these three names:

- \* Secretary of State,
- \* State of North Carolina, or
- \* State Treasurer.

If you send us a check with any other name on the "Pay to" line, we will not accept it or your document.

4. We do not accept starter checks or counter checks. If you send us a starter check or a counter check, we will not accept it or your document.

5. If you file a document and pay the fee and the payment is not good, we may cancel your document. We'll give you a chance to make the payment good first. But, if you don't fix it, we will cancel your document. [Click here for more information about this topic.](#)

6. If your payment is not good, we will send you an invoice. You have to pay the amount on the invoice within 30 days from the date on it. If you don't pay the amount due in 30 days, we have to start charging you interest. The interest rate is set by law at **5% per annum**. You'll also have to pay a **10% late payment penalty**. [Click here for more information on this topic.](#)