What to do with an NSF Notice from your Bank

Your bank has notified you that one of the donation checks you deposited has been returned for “Non-Sufficient Funds,” aka NSF. Now what?

Three things have to happen to fix this.

- The money has to be “un-deposited” from your checking account in Jewel.
- The donation needs to be removed from the donor’s record.
- Any Conference funds that have already been remitted from that donation need to be returned to your church from the Conference.

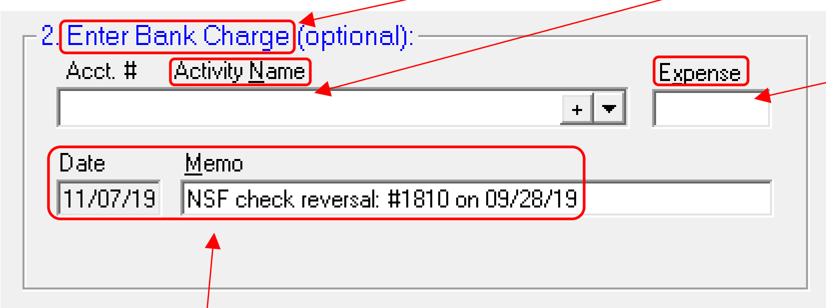
Fortunately, Jewel will do all three of these for you, if you use these instructions.

1. Note the number and amount of the check in question.

2. Go to “Home Page/Offerings” *(on the top bar)* and click on “NSF Check Reversal.”

3. Sort however you wish, by Date, Donor, Check # or Amount, find the check and click on it.

4. If your bank has charged you a service fee, enter it in the “Enter Bank Charge” section on the page.
Enter the fund where you post Bank Fees in the "Activity Name" box, and the bank fee amount in the "Expense" box.



If there is no service charge, just leave those lines blank.

5. Leave the “Date” and “Memo” as they are. Don’t change them at all.

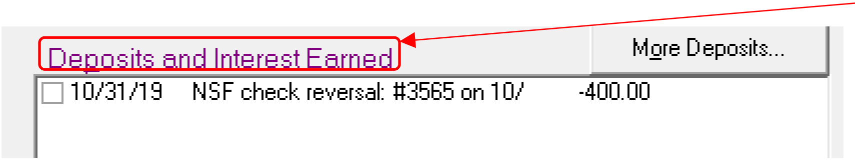
6. Click on OK. That’s it!

Jewel will delete that donation from the donor’s end-of-year receipt, and if there were Conference Funds in that donation that have already been sent to the conference, Jewel will get them back for you in your next remittance check. You don’t have to do anything else to make it happen. Jewel takes care of it all.

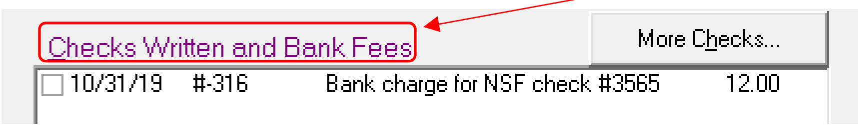
How to reconcile these NSF entries:

When the Bank Statement comes and it is time to reconcile, you will find the adjustment(s) on your bank statement, but their location will vary, depending on your bank.

In Jewel, the NSF check amount will show up like this as a negative amount in the **deposit** section of the bank rec page:



If your bank charged a bank fee, it will show up like this in the **check** section of the Jewel bank rec page:



Notice that they both have "NSF" in the memos so they are easy to locate. Find them and check them off.

Note: *These entries will be mixed up with all your other checks and deposits, and you may have to click on "More Deposits" or "More Checks" to find them, because they may be dated in a more recent month and may be clear down at the bottom, but they are there.*

If you followed these instructions but don't see the entries on your Bank Rec page, contact me. **Do not use the "New Entry" button to add them in.**

IMPORTANT:

- ✓ Use the Jewel NSF feature rather than creating a General Journal Entry for the amount of the check and the bank fee. If you create your own "fix," the donor donor's end-of-year receipt will be inflated and the church will likely pay more tithe to the conference than they should. Please don't do it that way.

- ✓ It is important to always enter the correct check number when entering offerings. It will save time and aggravation when NSF checks happen. And it will post correct information to the end-of-year tax receipt.

- ✓ Sometimes donors put 2 or more checks in one tithe envelope. **Do not combine them and enter them as one,** or you will not be able to use the NSF feature if one of them is returned. Create a different envelope in Jewel for each check. Yes, that involves some math. But we are treasurers, after all, right? ☺ If you know the donor, it is ok to ask them to only put one check per envelope to help you out. You can blame it on the auditor if you wish.

Corresponding video: 6.13 How to Handle an NSF Check Donation. Find at https://www.gccsda.com/auditing/10963

For more JEWEL BASIC PROGRAM FEATURES tutorials, see section 7000 on the gccsda.org auditor webpage.

This information has been brought to you by the Georgia-Cumberland Conference Audit Team
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