

ORDINANCE NO. 485

AN ORDINANCE ESTABLISHING A PAYMENT POLICY FOR THE CITY OF EARLHAM, IOWA, 2017, CHAPTER 92.11

WHEREAS, the City of Earlham receives payments from numerous individuals, businesses, and organizations; and

WHEREAS, the City accepts payments in the form of cash, checks, credit cards, debit cards, electronic payments, and Automated Clearing House (ACH) transactions; and

WHEREAS, payments are received in person, through the City drop box, by mail, and electronically; and

WHEREAS, from time to time, payments made to the City are returned unpaid for reasons including, but not limited to, insufficient funds, closed accounts, invalid account information, stop payment orders, or other reasons; and

WHEREAS, Section 554.3512 of the Code of Iowa authorizes the holder of a dishonored check, draft, or order to assess a surcharge of up to thirty dollars (\$30.00) against the maker of the dishonored payment; and

NOW, THEREFORE, BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF EARLHAM, IOWA:

Section 1. Returned Payment Fee

A fee of thirty dollars (\$30.00) shall be assessed for each payment returned unpaid to the City of Earlham, regardless of the reason for the return, to the extent permitted by Iowa law.

Section 2. Cash-Only Payment Requirement

Any individual or business that has two (2) or more payments returned to the City within any twelve (12)-month period shall be required to make all future payments to the City in cash.

Section 3. Duration of Restriction

The cash-only payment requirement shall remain in effect for one (1) year from the date of the most recent returned payment.

Section 4. Notice

Notice of this Payment Policy shall be posted in a prominent location at the customer service counter in City Hall and may also be published on the City's website or included with utility billing information.

Section 5. Repeal

All ordinances or parts of ordinances in conflict herewith are hereby repealed to the extent of such conflict.

Section 6. Severability Clause

If any section, provision, or part of this ordinance is adjudged invalid or unconstitutional, such adjudication shall not affect the validity of the ordinance as a whole or any section, provision, or part thereof not adjudged invalid or unconstitutional.

Section 7. Effective Date.

This ordinance shall be in full force and effect after its final passage, approval, and publication as provided by law.

Passed and approved by the City Council of the City of Earlham, Iowa, this ____ day of _____, 2026.

ATTEST. Jessica L Visser
Jessica L Visser, City Clerk/Treasurer

Jeff Lillie
Jeff Lillie, Mayor

Passed First Reading: 8-10-26
Passed Second Reading: waived
Waived Third Reading: waived

Member	1 st Reading	2 nd Reading	3 rd Reading
Fredericksen	X	X	X
Miller	X	X	X
Mudge	X	X	X
Nelsen	X	X	X
Visser	X	X	X

I certify that the foregoing Ordinance was published as Ordinance No. 485 on the 10 day of August, 2026.

Jessica L Visser
Jessica L Visser, City Clerk/Treasurer