



Minnesota North Star Paint Horse Club

Club Policies

1. NSF CHECK POLICY

The following is the procedure that the Minnesota North Star Paint Horse Club (MNSPHC) will follow for all checks returned from the bank for insufficient funds

- A. Upon notice from the bank that a check has been returned for insufficient funds, the treasurer will mail a demand for payment letter requesting payment via cash, cashier's check, or money order, for payment in full of the NSF check, plus a \$35 NSF check fee.
- B. The issuer of the NSF check will have ten (10) days to make the payment good in order to remain in good standing with MSPHC.
- C. Should the issuer of the NSF check fail to submit payment within the ten (10) day period, He or she will be considered not in good standing with MNSPHC and will forfeit any MNSPHC points that may have accumulated from the time period of said NSF check. He or she will remain not in good standing with MNSPHC until payment is made in full. MNSPHC points that have been removed based on failure to pay will only be reinstated if payment is made in full within the ten (10) days.
- D. Persons writing an NSF check will be placed on a cash only basis for a period of one year.
- E. Persons writing more than one NSF check will remain on a cash only basis indefinitely.
- F. No awards shall be issued by MNSPHC to persons with outstanding debts to the organization or to a member in poor standing.

2. Check Holding Policy

The following is the procedure that the Minnesota North Star Paint Horse Club (MNSPHC) will follow for all checks submitted.

- A. All checks received by MNSPHC will be submitted to the bank for payment as soon as possible after receipt of said payment.
- B. MNSPHC will not honor any request to hold a payment until a later date.

3. CODE OF CONDUCT POLICY

Pursuant to APHA Rule GR-066, Unsportsmanlike Conduct, Minnesota North Star Paint Horse Club (MNSPHC) will follow:

A. Conduct by APHA members, non-members, exhibitors, trainers, owners, owner's representatives, spectators, and all other persons present on the show grounds or in show facilities, events where the APHA has approved or sponsored the event, the event is held in conjunction with an APHA approved event or APHA has sponsored added money or awards, shall be orderly, responsible, sportsmanlike and humane in the treatment of horses, such as to promote the implementation of the show or event and promote fair competition.

1. Unsportsmanlike or irresponsible conduct or any other form of misconduct, that is illegal, indecent, profane, intimidating, threatening, harassing, or abusive is prohibited, as is the inhumane treatment of horses.

2. Further, Show Management may immediately expel offenders from show grounds or show facilities in order to preserve the decorum of the show and shall file a written report with APHA concerning the transaction.

Revised February 2024 by the Board of Directors