**Section 120.80 "NSF" Checks and Items for Collection**

No licensee shall cash or place for collection any check, draft, money order, or other evidence of money if it has reason to believe or if upon the exercise of reasonable prudence it would find that on the date it is delivered to the licensee there are insufficient funds on deposit with the depository upon which it is drawn for its payment in full.

(Source: Amended at 9 Ill. Reg. 1358, effective January 17, 1985)