

# **BAD CHECKS- INSTRUCTIONS AND PROCEDURES**

## *WHEN TAKING CHECKS FROM CUSTOMERS:*

1. Always make sure that the check being presented contains the following information:
  - a) Date of birth;
  - b) Driver's license number;
  - c) Complete address (not just a post office box number);
  - d) The store clerk/cashier must initial the check.
2. Always verify that the photo on the driver's license matches the identity of the person presenting the check, and verify that the address is current.

PLEASE NOTE: Effective February 1, 2012, the Allamakee County Attorney's Office will no longer accept bad checks for prosecution without the date of birth, driver's license number, and complete address of the individual presenting the check. Additionally, the check must be initialed by the store clerk/cashier who can identify the individual who presented the check.

## *CHECKS RETURNED AS NON-SUFFICIENT FUNDS:*

1. A Ten Day Check Notice is a document which informs the individual that the check amount must be paid within ten (10) days, and also explains the penalties of the crime. When a check is returned as "Non-Sufficient Funds," a Ten Day Check Notice must be filled out and should include the amounts of any check fee charges, certified mail charges, or Sheriff's service fees. The Ten Day Check Notice must be sent to the individual by certified mail (return receipt), or served upon the individual by the Sheriff of the County and State of which the person resides in. Retain a copy of the Ten Day Check Notice.
2. If full payment is not received within ten (10) days from date of service, you must contact the Allamakee County Attorney's Office, and provide us with the original check, along with all accompanying documentation. In addition, you will need to complete a crime report to aid the Allamakee County Attorney's Office in prosecution of the crime. **A crime report and 10 day notice are available on this site.**

## *CHECKS RETURNED AS ACCOUNT CLOSED OR NO ACCOUNT:*

You are not required to send a Ten Day Check Notice on checks returned as "Account Closed" or "No Account," however, please note the following:

- a) The Check must be stamped by the bank as "Account Closed" or "No Account" prior to the check being turned over to law enforcement or the County Attorney's Office.
- b) You must contact local law enforcement, and provide them with the original check.
- c) On "Account Closed" checks, we encourage you to contact the individual's bank to inquire as to who closed the account and when the account was closed. If the account was closed by the bank, please ask if the account holder was given notice of their account being closed.

## *SUSPECTED CHECK FORGERIES:*

Contact local law enforcement to report any suspected check forgery. You will be required to provide law enforcement with the original check and any other documentation pertaining to the suspected check forgery.

## *FILING OF COMPLAINT AND AFFIDAVIT:*

Once a check is turned over to the Allamakee County Attorney's Office, a citation will likely be filed, accusing the individual of the crime of Theft.

PLEASE NOTE: Once a citation has been filed with the Court, you can no longer accept payment from the individual. Payment can only be made through the Clerk of Court because of applicable court costs, which could include fines, surcharges and restitution.