

Tips for Accepting Checks.



- ✓ Institute and clearly post a check acceptance policy. Include the consequences to bad check writers.
- ✓ Confirm the identity of the check writer. Take the I.D. in hand and write the I.D. number, birth date, address and other descriptive data on the front of the check.
- ✓ The signature should be legible and signed in the presence of the individual accepting the check. Do NOT accept previously signed checks.
- ✓ The complete address should be imprinted on the check. Require a street address, in addition to a P.O. Box number. Obtain a phone number as well.
- ✓ Accept checks only written with today's date. Pre- or post-dated checks are not accepted in the Bad Check Restitution Program and cannot typically be criminally prosecuted. This restricts any recourse you may have against the check writer if your own collection attempts fail.
- ✓ Make sure written amounts and numbers correspond.
- ✓ Avoid accepting checks drawn from an out-of-state bank.

REMEMBER, you are not required to accept a check from anyone. If you feel uncomfortable or suspicious, trust your intuition! Ask for another form of payment, bottom line!

The Alameda County District Attorney Bad Check Restitution Program Works Because...

- Bad check reports are easy to file and follow-up action is prompt.
- Upon recovery, 100 percent of the face value of the check is returned to the victim.
- There is no minimum dollar restriction.
- Bad check offenders must complete an educational class at their own expense.

The program operates at no cost to the county or the taxpayers.



BERKELEY POLICE DEPARTMENT

2100 MARTIN LUTHER KING JR. WAY
BERKELEY, CA 94704

24 HR NON-EMERGENCY
(510)981-5900

FRAUD UNIT
(510)981-5739

www.ci.berkeley.ca.us/police

** all information was obtained from Alameda County District Attorney Bad Check Restitution website*

Bad Check Restitution Program

ALAMEDA COUNTY DISTRICT
ATTORNEY
P.O. BOX 1079
OAKLAND, CA 94604-1079
(POSTAL ADDRESS ONLY)

**Merchant Care Hotline:
1-866-740-7118**

**Email:
AlamedaCA@checkprogram.com**

**[www.checkprogram.com/
alamedacountyca](http://www.checkprogram.com/alamedacountyca)**

Cutting Your Losses As Easy As 1-2-3!

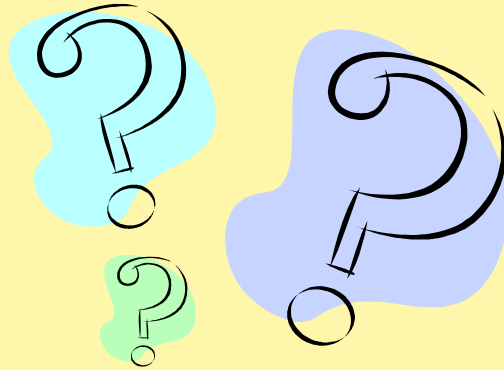
- ✓ Make personal contact with the check writer; if you are unsuccessful, send a courtesy notice. The check writer has 10 days to respond and remit payment.
- ✓ If you do not hear from the check writer or receive payment, simply contact the Bad Check Restitution Program at 1-866-740-7118 for a bad check crime report form. (form also available on-line at the website)
- ✓ Fill out the crime report form, attach originals (you retain photocopies) of all checks and notification documents, such as return receipts and bank notices and mail to:

Alameda County District Attorney
Bad Check Restitution Program

P.O. Box 1079
Oakland, CA 94604-1079
(postal address only)

If you do not receive restitution within 60 days, contact the Alameda County District Attorney Bad Check Restitution Program.

How to determine a check's eligibility for the program.



A check is *Eligible* if...

- ✓ The amount is no more than \$5,000 (or multiple checks not exceeding this limit). There are no minimum dollar restrictions.
- ✓ It was received in Alameda County, deposited in a bank in exchange for goods or services and was presumed "good" at the time of acceptance.
- ✓ A "Courtesy Notice" was sent to the check writer allowing 10 days to make check good.
- ✓ It is submitted to the program within 90 days from the date on the check. If you have a backlog of checks and are filing with our program for the first time we will accept checks no later than 10 months from the check date.
- ✓ A photo I.D. (driver's license or state identification card) was recorded at the time of transaction.

A check is *Ineligible* if...

- ✓ It is post-dated.
- ✓ Both parties knew there were insufficient funds at the time of transaction.
- ✓ It is a two-party, government, credit card, payroll check.
- ✓ The identity of the check writer is unknown.
- ✓ There is no amount, date or signature on the check.
- ✓ The check has not been processed by a bank.
- ✓ The numeric and written amounts on the check do not match.
- ✓ The check involves an "extension of credit" or was payment on an account.

**Checks ineligible for the
Bad Check Restitution
Program may be pursued
via Small Claims Court or
by a private collection
agency.**