

## Check Screening Tips

Note the check's date. Post-dated checks normally cannot be prosecuted.

Get a complete street address, not just a P.O. Box and verify phone.

John Doe  
123 Somewhere Ave.  
Anytown, USA 12345  
(999) 999-0000

Be wary of new accounts.

11/16/2006

1002

Your Business  
Seventy Five Dollars & 20/100

John Doe

Make sure written and figure amounts match.

## How to Determine a Check's Eligibility for the Program

### A check is ELIGIBLE if:

- The amount is no more than \$2500 (or multiple checks do not exceed this limit). There are no minimum dollar restrictions.
- It was received in Porter County, deposited in a bank in exchange for goods or services and presumed "good" at the time of acceptance.
- A "Certified Notice" was sent to check writer allowing 10 days to make check good.
- It is submitted to the program within 90 days from the date on the check, but no later than 1 year from the check date.
- A photo I.D. (driver's license, 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 an out-of-state, two-party, stop payment, post-dated, government, or 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.

Checks ineligible for the Porter County Prosecuting Attorney Bad Check Restitution Program may be pursued via small claims court process or by a private collection agency.

## Check Acceptance Tips:

- Institute a check acceptance policy. A clearly posted check acceptance policy for your employees and customers can go a long way toward reducing your losses.
- Accept checks written only with today's date. Post-dated checks are civil matters and are not accepted in the Porter County Prosecuting Attorney Bad Check Restitution Program.
- Trust your instincts! If something doesn't seem right, ask questions or ask for another form of payment. You are not obligated to accept a check.

## Porter County Prosecuting Attorney Bad Check Restitution Program

P.O. Box 1217  
Valparaiso, IN 46383-1217

1-866-889-5701

[www.checkprogram.com/portercountyin](http://www.checkprogram.com/portercountyin)

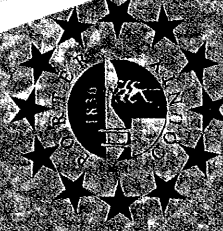
Brochure not printed at taxpayer expense.

# "Don't be a Victim of Bad Checks!"

Brian T. Gensel  
Prosecuting Attorney



Bad Check  
Restitution Program



The Office of the Prosecuting Attorney, Porter County