



Kane County State's Attorney Bad Check Restitution Program

John A. Barsanti, State's Attorney

A Message from John A. Barsanti, State's Attorney

As your State's Attorney, I'm always concerned about the negative impact of bad checks passed to local businesses. Millions of dollars are lost every year by merchants as a result of this ongoing problem. Bad checks affect everyone in terms of higher consumer costs that must be passed on to offset losses, and increased taxes to cover the additional costs for law enforcement and prosecution.

In an effort to combat this problem, the Bad Check Restitution Program has been organized to assist local merchants with bad check losses. The primary goal of the program is to create a self-supporting program that obtains restitution for the victim while deterring repeat offenders.

First time bad check offenders are given the opportunity to avoid criminal prosecution by attending a mandatory intervention class, in addition to paying restitution. All of this accomplished without any cost to the taxpayers.

Your interest and participation in this special program will benefit all law-abiding citizens and help your business improve its bottom line!



The Kane County State's 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.**

Checking it out!

Tips for Accepting Checks.

The best way to reduce your losses is to avoid taking bad checks from the start. The following tips are suggestions to help you establish good procedures for accepting checks.

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. Policies should state which types of checks can and cannot be accepted and include the consequences to bad check writers.

Confirm the identity of the check writer.

All I.D. can be forged. The most reliable form of I.D. is that which contains a photo and a physical description. 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. Ask questions. If the I.D. does not belong to the person writing the check, they may be thrown off guard.

Whenever possible avoid accepting checks written on a new account.

Approximately 85% of all bad checks are written on accounts only a few months old and bear check numbers between 101 and 150. Use caution. Do not accept counter drafts.

The signature should be legible and signed in the presence of the individual accepting the check.

Do NOT accept previously signed checks. For a company check, it is vital that the signature is legible. If not, print the individual's name on the front of the check.

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.

Banks will not honor checks with discrepancies between written amounts and numbers.

Avoid accepting checks drawn on 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.

http://www.checkprogram.com/static_websites/kanecountyil/

