

Bad Check Procedures

When accepting checks, you must verify the check writer with a picture identification (license or military id). Please make sure the person pictured is the presenter and that name matches the check. Next you must verify the address on the identification matches the check. On the check, please write the identification number on the id and date of birth. **THIS MUST BE DONE IN ORDER TO TURN OVER TO SHERIFF. NO EXCEPTIONS!** We cannot take checks via mail and turn over to sheriff, we have to prosecute those ourselves.

When a check is returned, we are notified by the bank that the check has been turned over to ReSubmitIt. Sometimes this notice can take up to two weeks to receive, which is why it is imperative that ALL deposits be made within 10 days.

ReSubmitIt will resubmit the check on our behalf two times. If they are successful, we will receive the face value of the check into our bank account. We must still collect the returned check fee. If they are unsuccessful, the check will be returned to JRC, a letter will be sent and then the check turned over to the sheriff.

I would advise the program to not place the registrant on a roster until the debt is paid. I will mail a certified letter to the individual the day I receive notice from ReSubmitIt that they were unable to collect. I will give the offender 10 days to make a cash or money order payment including a \$25 fee. If unpaid, we will turn the account over to the sheriff for collection. This does not cost JRC or your program anything it is a program the sheriff offers. It is illegal to write a bad check. First time offenders are given the opportunity to avoid criminal prosecution by attending a mandatory intervention class at their own expense, in addition to making restitution. For habitual offenders, the State's Attorney may seek criminal prosecution.

If I receive payment within the ten days, I will notify the program. Likewise if I do not receive payment I will notify the program that I am turning the account over. At this point we are not allowed to collect payment, we turn the offenders over to the Bad Check Restitution Program at 877-841-4755.

The following sign is required. You **MUST** post when you are holding registrations so that everyone is clear on JRC policy.

Bad check presenters will remain on the list for two years (if they made good on the debt) and then be moved to a "temporary" list. They will remain on this temporary list (which only I will maintain). You will be able to accept checks from these people, however if they present a second bad check, they go to the permanent list. If a person does not make good on a check, they stay on the permanent list.

It is very important that you inform me when you collect on a bad check so I can note that on our list and also to avoid turning someone over to the sheriff. Even though the letters will state to contact me, they may be familiar with someone within your program and turn the cash over to them. So as soon as you receive payment, notify me immediately (10 days goes by fast).

If you have any questions, please do not hesitate to contact me (h-410-538-6911, c-410-652-5819, email cbott@bottaccounting.com)

JRC does accept checks,
but we require photo
identification.

Please note all returned
checks will be charged a
\$25 charge by JRC.

By using a check for payment, you agree to the following terms: In the event your check is dishonored or returned for any reason, you authorize us to electronically (or by paper draft) re-present the check to your bank account for collection of the amount of the check, plus any applicable fees as permitted by state law.

866/860-5906 ReSubmitIt

Returned checks not
made good after
ReSubmitIt WILL be
turned over to the State's
Attorney for criminal
prosecution.