

BAD CHECK RECOVERY PROGRAM

In Hancock County, merchants and individual citizens lose thousand of dollars each year because of bad checks. Consumers share in these losses through higher prices. In an effort to assist the citizens of Hancock County, the Bad Check Recovery Program was implemented in January of 1991. Since, 1991, over five hundred thousand dollars have been returned to merchants and individual citizens through the Bad Check Recovery Program.

ELIGIBILITY

Any person or business receiving a bad check IN HANCOCK COUNTY is eligible to participate in the Bad Check Recovery Program.

The check must be returned to the victim by the bank with one of the following statements: Non-sufficient funds, Closed Account, No Account, Unable to Locate Account, Refer to Maker.

INELIGIBLE BAD CHECKS

Post dated checks. (Postdated checks constitute promissory notes.);

Checks held for an agreed time. (Checks held for an agreed time period constitute credit to the check writer.);

Stop payment checks;

Checks for which partial restitution has been received;

Checks which have been given to a private collection agency for collection; and

Third party checks.

BAD CHECK RECOVERY PROCESS

The following requirements must be met before this office can take action:

When you receive a bad check, YOU must notify the bad check writer by Certified mail giving them ten (10) days to make the check good or you will turn matter over to the Prosecutor's Office.

If the person does not make the check good within the ten days, YOU should bring the following to the Prosecutor's Office:

- ▶ the signed certified mail card OR the refused certified letter.
- ▶ a copy of your letter.
- ▶ the bad check.
- ▶ a check made payable to the Treasurer of Hancock County for \$10.00 per case (this fee will be reimbursed to you with collection of the bad check).
- ▶ a completed REPORT OF BAD CHECK form obtained from this office.

When you bring the above information to this office, a letter will be sent to the check writer. Our letter gives the check writer fifteen (15) days to make restitution. This includes a \$30.00 fee that will be remitted to the victim for filing costs and expenses.

If the restitution is not made you will be notified to return to this office to sign documents for the Prosecutor to file Check Deception charges.

PROTECT YOURSELF

Record the check writer's social security number, driver's license number and date of birth on the face of the check at the time the check is issued and accepted. Make sure the check writer does not write their own I.D. on the check.

DON'T take counter checks. DON'T take two party checks. These are not Prosecutable. DON'T take partial payment on a check. If you do, it nullifies your right to criminal prosecution. DON'T take postdated checks.

We urge you not accept checks from persons who live or bank out of state. It is difficult to obtain bank records from another state. In addition, extradition from other states is declined in Bad Check cases.

FOR FURTHER INFORMATION, PLEASE CONTACT:

Hancock County Prosecutor's Office
Bad Check Recovery Program
27 American Legion Place
Greenfield, IN 46140
(317) 477-1139



Prosecuting Attorney Brent Eaton
27 American Legion Place
Greenfield, IN 46140

{Office} (317) 477-1139

{Fax} (317) 477-1180