

# **CHECK TIPS**

The Los Angeles County District Attorney Bad Check Restitution Program provides cost-free assistance to recipients of bad checks. To keep losses to a minimum, establish a strict check acceptance policy and always follow it.

- ❑ Ask for a driver's license. Look at the card and record the numbers on the front of the check. No license, no check.
- ❑ Ask for both the home and work telephone numbers.
- ❑ If you feel suspicious, encourage the customer to use their ATM card, credit card or suggest they pay with cash.
- ❑ If you have a check guarantee service, use it and follow the recommended guidelines for check acceptance.
- ❑ Do not accept a "post-dated" check or agree to "hold" a check for any length of time.
- ❑ Each check should have a complete address on the front. No P.O. Box addresses.
- ❑ No "counter" checks or checks printed by the bank for a new account.
- ❑ Each check should be signed in your presence. No previously signed checks.
- ❑ Each check should be for the amount of purchase only.
- ❑ No out-of-state checks.
- ❑ There is added risk with accepting a two-party check or cashing a payroll check.
- ❑ Use caution when taking a check from out of your area. Ask why the customer is shopping or doing business so far from where they live?
- ❑ Network with other merchants, especially if they operate a similar business. Share information.
- ❑ Never risk taking a check for an amount high enough to cause financial hardship for your business. Ask for cash or a cashier's check.

Use caution whenever you take a check. If you feel suspicious, ask for another form of payment; learn to trust your intuition. Bad checks are bad business. A check is not an IOU; the funds should be in the bank at the time of the transaction.

For information on the **Los Angeles County District Attorney's Bad Check Restitution Program**, contact the **Victim Hotline** and let us help you:

**1-800-842-0733**