



Bloomington

Police Department

BAD CHECK DIVERSION PROGRAM

A RESTITUTION GUIDE FOR MERCHANTS AND
RESIDENTS



Dear Bloomington Merchants and Residents:

As consumers and taxpayers, we all pay higher prices because of the losses associated with people issuing worthless checks. Law enforcement spends significant resources investigating and prosecuting people who issue worthless checks. The number of worthless check cases increases every year.

In response to concerns regarding worthless checks, the Bloomington Police Department has implemented a worthless check diversion program.

The main goals of the program are:

- * Restitution for victims
- * Increase accountability of people who issue worthless checks
- * Educate and assist Bloomington merchants and residents in reducing the number of worthless check cases
- * Reduce the costs to law enforcement associated with investigating and prosecuting worthless check cases

The program is at no cost to the taxpayer or area merchants. It is solely supported by the people who issue the worthless check.

If you have further questions after reviewing this packet, please contact the Check Diversion Program at
1-651-388-4341.

Sergeant Kim Clauson
Bloomington Police Department
Property Crimes
1800 W. Old Shakopee Rd.
Bloomington, MN 55431-3027
Ph: 952-563-4900, Fax: 952-563-4936
E-mail: police@ci.bloomington.mn.us

WHEN TO CONTACT THE POLICE

Continue Calling the Police to report:

- Counterfeit check(s)
- Altered checks
- Forged checks of any amount
- Checking account opened using fraudulent information
- Stolen checks

When you are a victim of the above crimes, call the police department at **952-563-4900** to file a police report. A police officer will take an initial report. **You must report these crimes immediately upon knowing.**

Bloomington Police Department
1800 West Old Shakopee Road
Bloomington, MN 55431-3027

Phone number: 952-563-4900
Fax number: 952-563-4936

Always make an appointment before a visit to the Police Department

REQUIRED SIGNAGE

The following signage is required by Minnesota law to allow merchants to enforce collection of service charges and civil penalties. This must be posted where your customers can see the service charge at the time the check is accepted by the merchant. Copy as needed.

**IT'S AGAINST THE LAW TO WRITE A BAD
CHECK IN MINNESOTA**

**Checks returned to us for nonpayment
are subject to a service charge of**

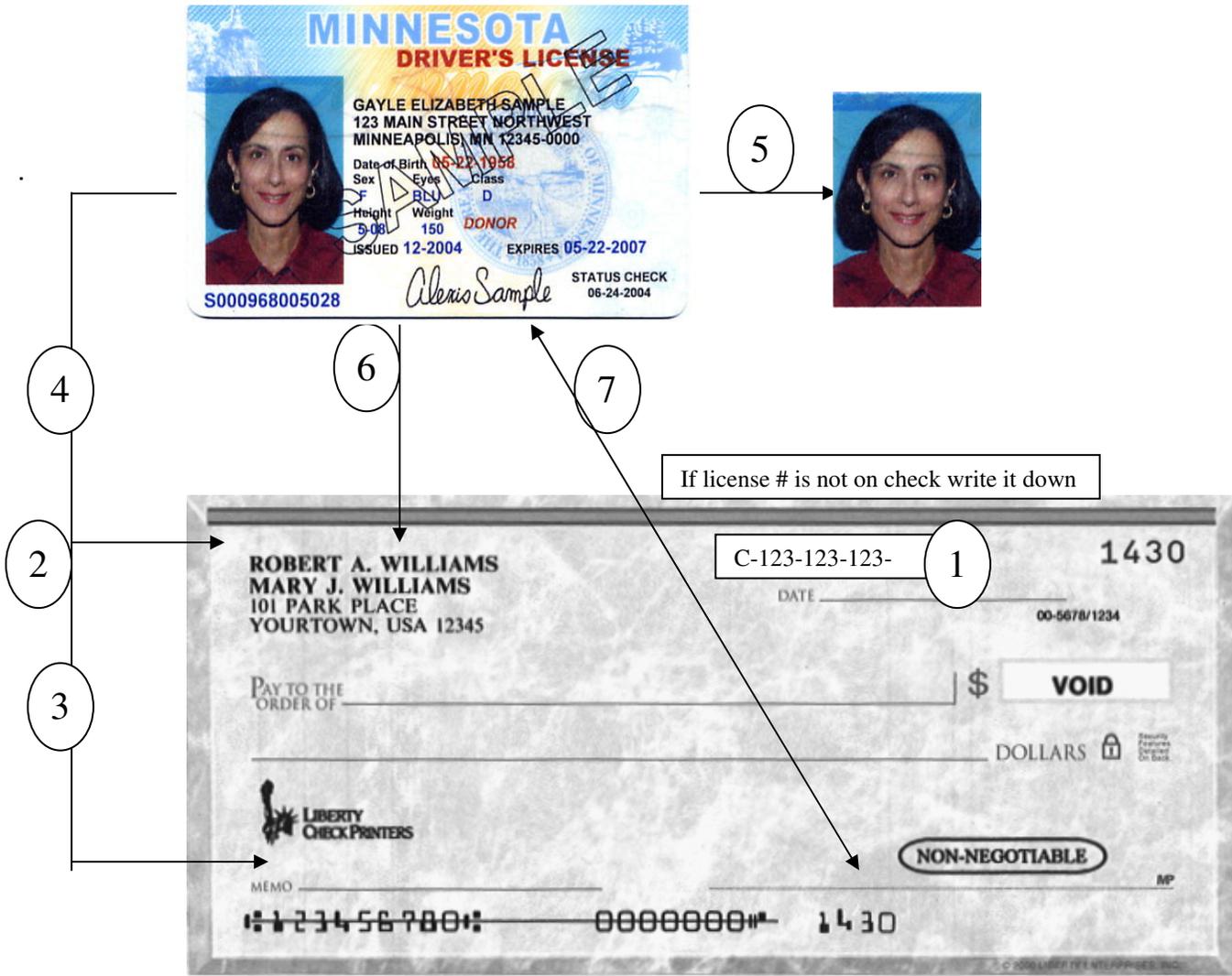
\$30

Additional civil penalty may be imposed
on checks returned for nonpayment after 30 days.

MN Statute 604.113

Minnesota Retail Merchants Association

CHECK ACCEPTANCE PROCEDURES



1. Record or circle the identification number (DL # D-123-123-123)
2. Have employee initial upper left corner
3. Record home or work telephone number, if cell indicate it.
4. Record date of birth (i.e. "DOB 1/29/72")
5. Make sure photo on identification card matches customer
6. Make sure the identification card matches name and address on the check
If time permits, write down good address as indicated by customer
7. Check the signatures on the identification card and match this signature to the signature on the check (endorsement line). If these signatures do not match, declined the check. If misspelled decline.
8. Make sure you copy DL number off of driver's license, not check
9. In suspicious situations you may want to record the vehicle license plate if known on the check

PRELIMINARY WORTHLESS CHECK REPORT AND REQUEST FOR COMPLAINT

Mail to: **Bloomington Check Diversion Program**
P.O. Box 29
Red Wing, MN 55066

VICTIM OR FIRM NAME	ADDRESS	BANK FEE PER CHECK
PERSON FILING COMPLAINT	CITY, STATE, ZIP CODE	BUSINESS PHONE ()
SUSPECT COMPARED WITH ID? YES NO	EMAIL ADDRESS	BUSINESS FAX ()
CAN EMPLOYEE/INDIVIDUAL WHO ACCEPTED THE CHECK IDENTIFY THE CHECK WRITER BY PHOTO LINE UP OR IN PERSON? (Please check Yes or No) YES _____ NO _____		
DO YOU KNOW THE CUSTOMER YES _____ (HOW?) NO _____		
NAME OF EMPLOYEE/CHECK ACCEPTOR PHONE NUMBER ADDRESS DOB	NAME OF ADDITIONAL WITNESS PHONE NUMBER ADDRESS DOB	
DO YOU HAVE VIDEO RECORDING or IMAGE OF CUSTOMER? YES _____ (Is it still available, please make still images and attach to this form) NO _____ (No image available)	Vehicle License Plate Known: _____ ATTACH THE SINGLE CHECK WITH THIS FORM (OR YOU MAY) ATTACH AS MANY CHECKS AS YOU WOULD LIKE, NUMBER: _____	
INDICATE YOUR PHONE CALL DATES OF ATTEMPTS TO REACH CHECK WRITER BELOW: 1. _____ and 2. _____, or no attempts made _____		
COMMENTS:		

By submitting this check(s) for prosecution, I agree NOT to accept restitution or payments from the suspect or his/her agent. I certify that this report is true, accurate and complete to the best of my knowledge.

_____ Date Victim Signature and Title Company