

# ELIGIBILITY

A Check is **eligible** if:

- received in Ingham County
- 5- day notice was sent

A Check is **ineligible** if:

- post-dated check
- check accepted knowing it is NSF
- 2-party, government, stop payment or payroll check
- ID of check writer is not known
- check is not processed by a bank
- numeric & written amounts on check do not match
- no amount, date or signature on the check

## Businesses Can Protect Themselves:

### 1. Have a Check Policy:

- Require PHOTO ID.
- Write ID Number or Driver's License Number on the check.
- Compare photo on ID with check passer every time!
- Accept only checks with TODAY'S DATE.

### 2. If something doesn't feel right, do not accept the check. YOU ARE UNDER NO OBLIGATION TO ACCEPT CHECKS!



Economic Crimes Unit  
Carol A. Siemon  
Ingham County Prosecutor

**DON'T LET BAD CHECKS  
HURT YOUR BUSINESS!**



**STOP  
BAD  
CHECK  
LOSSES!**



ECONOMIC CRIMES UNIT  
CAROL A. SIEMON  
INGHAM COUNTY PROSECUTOR



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Carol A. Siemon

Commercial crime is on the rise in Ingham County. Merchants have been losing thousands of dollars each month to bad check writers alone. In the past, merchants trying to get their money back from these criminals had two choices: (1) try to sue, which was cumbersome and expensive; or (2) report it to the police, which could take months and often resulted in little, if any, justice.

Merchants now have a third choice — our Economic Crimes Unit (ECU). How does it work? Merchants refer bad check cases to the ECU, which reviews the facts and decides if the bad check writer qualifies for a diversion program. Those who qualify must repay the merchant the amount of the bad check and bank fees, plus pay the Unit a separate diversion programming fee. Some participants will be required to attend an economic crime course. Those who comply will not be formally charged for writing the bad check. It's a win-win situation: merchants get their money back and bad check writers pay for their own investigation and prosecution.

Formal criminal prosecution will remain an option for the ECU. However, it is reserved for repeat offenders, bad check writers with extensive criminal histories, or those bad check writers who fail to comply with the diversion program.

The ECU is a business approach to business crimes. Located in the heart of the Delta Twp. business community, a full time Eaton County Assistant Prosecuting Attorney, Detective, Investigator, and two Administrative Assistants will collaborate with the Ingham County Prosecutor's Office to work solely on economic crimes. I encourage all merchants to follow the simple instructions contained in this pamphlet. The diversion program is easy, fast and funded by the bad check writers themselves. Your interest and participation in the Economic Crimes Unit will benefit all law abiding citizens as well as help your business improve its bottom line.

# CUT YOUR LOSSES IN

**E** Use the Notice Form provided by the Economic Crimes Unit and send the bad check writer a **5-day notice**. It is easy to fill out and contains directions for completion.

**E** If the bad check writer does not respond within ten days, fill out the **complaint form** provided by the Economic Crimes Unit. Then mail the form to the Economic Crimes Unit with the envelope provided.

**E** **The Economic Crimes Unit will contact you** within sixty days with your restitution or other information.

**If you have any questions contact the  
Economic Crimes Unit at  
(517) 703-0572**

Forms can be obtained at  
[www.eatoncounty.org/prosecutingattorney](http://www.eatoncounty.org/prosecutingattorney)  
Economic Crimes Unit Bad Check Program

# WHY THE BAD CHECK PROGRAM WORKS:

## IT'S EASY!

Notice and complaints are easy to fill out, making the merchants job easy.

## IT'S FAST!

Since the Economic Crimes Unit is dedicated solely to economic crimes, follow up is prompt. You get your money back quickly.

## IT'S FREE!

Bad check writers must pay a program fee to participate in bad check diversion. This fee pays for the program. Participants may also be required to participate in an economic crimes course. Refusal to participate in the program may result in criminal charges.



**Douglas R. Lloyd**  
Prosecuting Attorney  
In charge of the Economic Crimes Unit