

## **Ten Tips for Avoiding a Bad Check**

1. Be sure the person signs the check in your presence and that the person's address and telephone number appear on the check.
2. Do not accept checks with hotel addresses, post office box numbers or other temporary addresses.
3. Be extra careful when accepting checks from out-of-town banks and non/low numbered checks.
4. Do not accept third party checks.
5. Look over the check carefully, making sure the date and amount are correct and clearly written. Avoid checks with crossed out or rewritten marks.
6. Do not accept checks that are post-dated. You should have the ability to deposit a check immediately.
7. Accept only proper and valid identification. If you are offered a driver's license, write the I.D. number on the check and make note of the person's physical appearance. (Only one or two responsible employees should have the ability to approve checks.)
8. Call the bank where the account is held, especially when the check is for a large amount. The bank can validate the account and the amount of the check.
9. Remember, you do not have to accept a check and you may require the person to pay only with cash.
10. Do not give out cash refunds until the check has cleared!

### **What to do if a check "bounces" back to you . . .**

- Contact the person who wrote the check and ask them to reimburse you for the insufficient funds.
- If you still do not receive the money, consult your bank and have them issue a "Certificate of Protest".
- Contact your local District Attorney's Office and they may be able to help you file a complaint.