



Albert Lea

Police Department

BAD CHECK DIVERSION PROGRAM

A RESTITUTION GUIDE FOR MERCHANTS AND
RESIDENTS



Dear Albert Lea 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 Albert Lea 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 Albert Lea 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 checks.

If you have further questions after reviewing this packet, please contact the Check Diversion Program at 1-800-880-5420.

Lee Bjorndal
Albert Lea City Attorney
221 East Clark Street
Albert Lea, MN 56007

Dwaine Winkels
Chief of Police
Albert Lea Police Department
Albert Lea, MN 56007

WORTHLESS CHECK PROGRAM REPORTING

For information on checks sent in call 1-800-880-5420

Restitution recovered will be handled as follows:

- Paid in full restitution will be deposited into a trust account and paid back monthly.
- Payment plans will be deposited into a trust account and paid back after final payment is received.

WHEN TO CONTACT THE POLICE

Call 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 507-377-5200 to file a police report. A police officer will take an initial report. **You must report these crimes immediately upon knowing.**

Albert Lea Police Department
411 South Broadway
Albert Lea, MN 56007
Phone number: 507-377-5200
Fax number: 507-377-5257

Always make an appointment before a visit.

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.

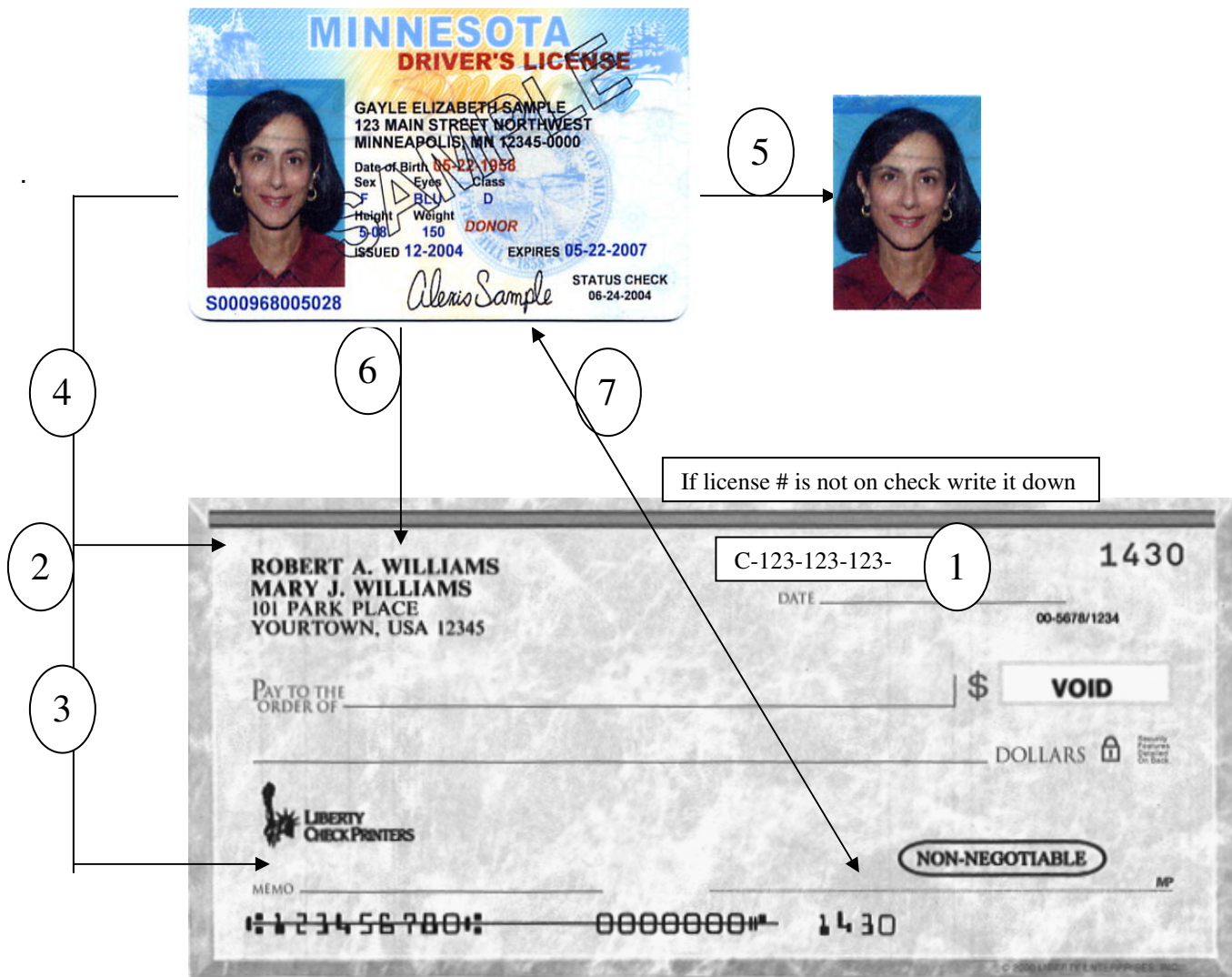
**IT'S AGAINST THE LAW TO WRITE A BAD
CHECK IN MINNESOTA**

**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.

CHECK ACCEPTANCE PROCEDURES



1. Record or circle the identification number (DL # D-123-123-123-123)
2. Have employee initial upper left corner
3. Record home or work telephone number
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, acceptance should be declined.

PRELIMINARY WORTHLESS CHECK REPORT AND REQUEST FOR COMPLAINT

Mail to: Albert Lea 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 ()
<p>CAN EMPLOYEE/INDIVIDUAL WHO ACCEPTED THE CHECK IDENTIFY THE CHECK WRITER BY PHOTO LINE UP OR IN PERSON? (Please check yes or no)</p> <p style="text-align: center;">YES (ATTACH THE SINGLE CHECK WITH THIS FORM) NO (ATTACH AS MANY CHECKS AS YOU WOULD LIKE)</p>		
NAME OF EMPLOYEE/CHECK ACCEPTOR PHONE NUMBER ADDRESS DOB	NAME OF ADDITIONAL WITNESS PHONE NUMBER ADDRESS DOB	
DO YOU HAVE VIDEO RECORDING CUSTOMER? YES (if it is still available, please make still images and attach to form) NO		
PHONE CALL DATES:		
COMMENTS:		

The check(s) in question is (are) submitted for criminal prosecution. By submitting this check(s) for prosecution, I agree NOT to accept restitution 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