



INSTRUCTIONS FOR PROCESSING BAD CHECK

The following is basic information for processing a bad check claim. The letter on page two is a sample letter you can use to notify the person that issued the check to make payment.

1. Bad checks are those that are issued and returned by the bank due to either “*Insufficient Funds*” or “*Account Closed*”.
2. Checks must have been issued in Fairfield, Connecticut, by hand delivery or through the mail.
3. Bad checks are those on which *NO partial restitution* has been made.
4. At the time of negotiation, the actual person who is cashing the check, not the person named on the check, must have presented sufficient identification. “Sufficient Identification” means:
 - A photo operator’s license or;
 - Two other forms of identification

Note: The type of identification used and any numbers appearing in the identification must be indicated on the back of the check, i.e., Connecticut Operator’s License #123456789.
5. Checks that do not apply are:
 - Post-Dated checks
 - Stop payment checks
 - Checks where partial restitution has been made
 -
6. You must notify the person who issued the check by certified mail, return receipt that the check has been returned. The person then has eight (8) days to make payment on the debt. If after eight (8) days payment has not been received you may then proceed with a criminal investigation. The letter on the next page is a sample letter you may use.
7. The alternatives to criminal prosecution are:
 - File a complaint with the Superior Court, Small Claims Division, Bridgeport (203-382-8465)
 - Use a collection agency to recover the bad debt.
8. Please have the following information available when making a complaint to the Fairfield Police Department:
 - A copy of the returned check.
 - A copy of the letter sent to the person issuing the check.
 - A copy of the return receipt showing the date the letter was delivered.
 - Any other information you feel would be pertinent to the investigation.
9. Mitigating circumstances may be reviewed on an individual basis.

If you have any questions or need additional information, please contact the Fairfield Police Department Investigative Division at 203-254-4840.

*Certified Mail
Return Receipt*

Date: _____

To: _____

On _____ you issued to _____
Name of Business

a BAD CHECK # _____ in the amount of _____, dated _____.

The purpose of this letter is to advise you that unless restitution is made within eight (8) days, a warrant will be obtained for your arrest on the charge of "ISSUING A BAD CHECK", in violation of Connecticut Penal Code 53a-128.

Very Truly Yours,

Complainant's Signature

Name of Business

Address

Town

cc: Fairfield Police Department
100 Reef Road
Fairfield, CT 06824