



CLALLAM COUNTY SHERIFF'S OFFICE



GUIDE TO RETAILER'S



- **Non-Sufficient Funds**
- **Forgery**
- **No Account**
- **Account Closed**

CHECK CASHING GUIDE

1. Instruct your employees on your check cashing policies
2. Limit accepted checks to local area
3. Have employees initial every check accepted
4. Accept only Washington State Driver's License as positive identification
5. Have employees record driver's license number on the check
6. Have employees compare driver's license picture with that of the check passer
7. Do not accept post-dated checks or checks over a month old
8. Do not accept two party checks
9. Accept checks for the amount of purchase only
10. Do not accept checks that show signs of changes. Have the writer re-issue the check
11. Deposit all checks promptly
12. Extreme caution should be used when cashing checks for strangers
13. Do not accept temporary driver's license and/or social security cards as a means of identification
14. Do not accept post office boxes or "General Delivery" as an address. The customer must live some where

NOTE: It is not your responsibility to prove a check is not good. It is up to the customer to prove to your satisfaction that the check is good.

POINTS TO REMEMBER

Always remember, your company is not a bank or lending institution, and you maintain the right to accept, reject, limit and determine conditions that must be satisfied before a check is cashed.

1. Check passers try to work fast. On the other hand, you should take your time when processing the check
2. Beware of anyone who presents a check larger than required for the transaction and wants the change in cash
3. Beware of those who are indignant at a request for adequate identification
4. Remember that there is a double risk in accepting second party checks. It means that you are trusting two people instead of one

5. Do not let the size of the order sway your judgment in cashing checks. Selling of merchandise and cashing checks are two different transactions
6. Do not be swayed by name-dropping, hurrying or pressuring tactics

WHAT CAN YOU RECOVER?

INSUFFICIENT FUNDS: Most checks will clear the second time you deposit them

1. Notify the customer that you are re-depositing (A phone call usually works)
2. Returned the second time:
 - Send a certified letter to demand payment
 - Keep a copy of the letter in your files or a copy of the receipt
3. Give check writer 14 days to meet demands
4. If after 14 days no payment is received, bring a copy of the demand letter and certification receipt to your local law enforcement agency
5. Prosecution will be of criminal nature or small claims court

SMALL CLAIMS COURT

1. File your claim in District Court
2. Court will take a claim under \$4000
3. Filing fee is \$25
4. In court and when filing, ask for the amount of the check and fees for serving and filing
5. Small claims court held on the 2nd and 4th Monday of each month in the afternoon.

CLOSED ACCOUNT

1. Send a letter of demand, certified or registered
2. Wait 14 days for response
3. Bring copy of demand letter to local law enforcement agency and receipt from certified or registered letter
4. Prosecution can be either criminal or civil

NO ACCOUNT

1. Follow the above procedure
2. Prosecution is usually criminal in nature

ROLE OF THE SHERIFF'S OFFICE

1. Your local law enforcement agency would appreciate notification of all bad checks and notification of all civil action taken. This will enable each agency to keep accurate records.
2. Unusual circumstances may still be prosecuted by your local law enforcement agency
3. The Sheriff's Office encourages you to refer to RCS 62A.3-520, *Notice of Dishonor of Check*, and RCW 9A.56.060, *UIBC* for further information
4. The Sheriff's Office is not a collection agency. You should not expect that we can get an offender to pay you. Both small claims court and criminal action can result in a court order demanding payment. This is a court matter not a Sheriff's Office function.