



*A Message From
Your District Attorney
Risa Vetri Ferman*

As your District Attorney, I am troubled by the damage done to innocent parties by those who pass bad checks to local businesses. Merchants lose millions of dollars every year due to offenders who pass bad checks. Bad checks affect our entire community. Merchants are forced to raise the prices they charge all of us for goods and services to offset the losses they suffer from bad checks. The dollars needed to fund law enforcement and prosecution efforts to hold these offenders accountable increase every year.

To fight this growing problem, I have organized the Bad Check Restitution Program to help victims of bad checks recover complete and quick restitution without increasing the financial burden on taxpayers and the criminal justice system.

Through the program, we give first time bad check offenders the opportunity to avoid criminal prosecution by paying immediate and full restitution and attending a mandatory educational class. We do all this without any additional expense to the taxpayers of Montgomery County.

I encourage local businesses to participate in this program. The Bad Check Restitution Program is a proven, effective way to help victims recover their financial losses, hold first time offenders accountable and reduce the negative effects of bad checks at no cost to law abiding citizens of our county.

Working together, we can stop the passing of bad checks in Montgomery County.

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District Attorney of Montgomery County, PA

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**WORKING TOGETHER TO HELP
BUSINESSES IN MONTGOMERY COUNTY
SUCCEED**

MONTGOMERY COUNTY

**District Attorney
Risa Vetri Ferman**

Bad Check Restitution Program

**A FREE SERVICE FOR
THE CITIZENS AND
MERCHANTS IN
MONTGOMERY COUNTY**



Montgomery County

District Attorney's Office

Bad Check Division

One Montgomery Plaza, Suite 502

**P.O. Box 311
Norristown, PA 19404-0311
(610) 278-3090**

What is a Bad Check?

Pennsylvania Consolidated
Statute § 4105



Pennsylvania Consolidated Statute § 4105 sets forth that a person commits an offense if he issues or passes a check knowing that it will not be honored by the drawee. If a person is convicted of knowingly issuing a bad check, he may be ordered, in addition to any criminal penalties, to reimburse the payee the amount of the check, interest thereon at legal rate, and a service charge.

How Does the Program Work?

When a person receives a bad check, they are required by Pennsylvania Statutes to notify the check writer. If the check writer resolves the check at this point, it is no longer an issue.

However, if the check writer refuses to make restitution, the check can be turned over to this Bad Check Restitution Program. Because this is a diversion program, there is a strong incentive for check writers to comply. The check writer now has two choices: to comply with the requirements of the Program or face possible prosecution.

You, the merchant, are not responsible to collect the funds.

Once the check writer makes the payment, our office will disburse the funds weekly. Merchants will collect the full face amount of the check, and an additional service fee. A detailed report will be attached for your verification purposes.

If the check writer does not comply with the requirements of the Program, prosecution proceedings can begin. Contact the Montgomery County District Attorney Bad Check Restitution for more information.

Tips To Prevent Losses From The Passing of Bad Checks?

There are questions you should always ask yourself when accepting a check for payment. Following these simple rules can help stop check fraud before it starts:

How Low is the Check Number? Most bad checks are written on new accounts so be especially cautious of checks with low check numbers ("low 100's" or "low 1000's").

Did I Check the Signature? Watch the person sign the check. Compare the signature against a photo ID that contains the person's signature, a Driver's License is best. Record the Driver's License number or Social Security number on the check.

Do the Check Amounts Match? Be sure the amount written in numbers and the amount written in words on the check are the same.

Is it Today's Date? Post-dated checks do not qualify for this Program. Make sure the date on the check matches the date you accept it.

Did I Get Enough Information? You should always obtain as much identification as possible. The Social Security Number is preferred but, at a minimum you MUST get the following:

- Name
- Address (a street address is best)
- City - State - Zip
- Phone Number
- Drivers License, Social Security, Military or Student Number