

## How can I protect myself for NSF Checks?

Unfortunately, in today's society there are no hard and fast ways to protect businesses from receiving NSF checks from time to time.

However, there are ways to ensure that if you do find yourself with a "bad" check, you can re-coop your losses. Justice of the Peace courts were designed for just this reason. Requiring good identification is key to recovering your losses.

*I have a check that came back from the bank ....What's Next?*

- Verify that you have presented the check to the bank within 30 days of the issue date.
- Make sure that the check is stamped "NSF", "account closed", or "no account."
- Send a certified letter with return receipt requested to the issuer of the check demanding payment. Give the issuer at least 10 days before filing a criminal case.
- Complete an affidavit (which is provided by the court) and return it to the court along with the original check, a copy of the check, and the un-opened certified letter or the green card.

### Most Losses Occur because of the Following:

- Lack of check cashing procedure
- Failure to examine every check
- Lack of good identification
- Failure to record certain information on the check in the presence of the passer
- Indiscriminate cashing of checks