

What You Can Do To Protect Yourself

Bad Checks are a growing problem in Baldwin County; **we stand ready to help you.**

A check is a promise to pay.

The Baldwin County District Attorney's Office intends to see that bad check writers do just that. But there are some things you can do to save yourself from loss, delayed income and aggravation:

You are the first line of defense against fraud. Half of all bad checks can be eliminated by carefully checking information.

- Is the name and correct address on the check?
- Is it dated correctly?
- Does the writer look like the picture on the Driver's License?
- Is the amount in numbers the same as what is written?
- Is the writing consistent, with no crowding or change in ink color or density?

Don't delay contacting our Worthless Check Unit. We can't help if the check is more than ***one year old.***

District Attorney's Worthless Check Unit

You can help stop bad checks by following our Worthless Check Unit procedures.

Please contact our office for information on the steps to follow to collect payment on bad checks.



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Worthless Check Program

Each year, Baldwin County merchants lose thousands of dollars to bad check writers. In an effort to reduce those losses, the District Attorney has **Worthless Check Units** located in Bay Minette, Fairhope and Foley which allow bad check writers to pay full restitution to their victims in lieu of criminal prosecution. If bad check writers fail to pay restitution, they face criminal charges and prosecution.

Upon conviction, they may be sentenced to county jail, court-imposed fines and still have to pay restitution.

What To Do If You Get A Bad Check

Alabama Law states what a merchant must do if given a bad check:

The Worthless Check Unit can provide you with the required procedures to follow to collect payment on a bad check, the necessary documents, and the allowed amount of fees that will be added to the check. Please contact the Unit closest to you to receive a packet.

We will begin prosecution to collect restitution on your behalf at ***no cost to you.***

A Bad Check Writer Has Two Options:

Pay the full amount of the check plus merchant and DA fees to the District Attorney's Office

Or

Face an arrest warrant. A conviction carries a maximum penalty for each outstanding check of up to one year imprisonment in the county jail, and/or a fine.

Why Use The Worthless Check Unit Instead Of A Check Collection Agency?

- We do not charge a fee to use our service.
- We do not take a share or cut of your restitution or service charge.
- Your service is not-restricted based on the volume or amount of checks you refer to us.
- There is no purchase or lease of expensive hardware or equipment.

How To Determine If A Returned Check Meets the Requirements For The Bad Check Program:

A Check is ***ELIGIBLE*** if:

- It was received in Baldwin County in exchange for goods or services.
- A certified Courtesy Notice was sent to the Check Writer allowing them 10 days to make payments.
- An ID identifier (driver's license, Social Security number or date of birth) was recorded at the time of transaction.

A check is ***INELIGIBLE*** if:

- It is post-dated
- It is a government, payroll or two-party check
- The identity of the check writer is unknown.
- There is no amount, date or signature on the check.
- The check involves an extension of credit.
- The check has not been processed by a bank.
- It previously has been turned over to a collection agency.