

TIPS FOR MERCHANTS

How to avoid taking Bad Checks & what to do if you get one:

- 1) The check should be signed in the presence of an employee. Avoid accepting checks which are not signed in the employee's presence.
- 2) The signature on the check should be legible. The employee accepting the check should initial the check.
- 3) Require the presenter of a check to present picture identification.
- 4) Obtain date of birth and other identifying information of the check presenter.
- 5) Verify the address on the check as a current address. Avoid accepting P.O. Box addresses only. Get a physical address.
- 6) DO NOT accept post-dated checks.
- 7) Merchant service fees cannot exceed \$30.00
- 8) Checks must be presented to the bank within 30 days of presentment.
- 9) Submit worthless checks to the District Attorney's office within 90 days of presentment.

courtesy of:

Chris Connolly
Lauderdale County District Attorney