

Guideline for Reporting a Bad Check.

1. Bad Checks are those that are issued and returned by the bank due to either "*Insufficient Funds*" or "*Account Closed*".
2. Checks must have been issued in Brookfield, Connecticut, delivered by hand or through the mail.
3. Bad Checks are those on which *NO partial restitution* has been made.
4. At the time of negotiation, the actual person who is cashing the check, not the person named on the check, must have presented sufficient identification. "Sufficient Identification" means:
 - (a) A photo operator's license or;
 - (b) Two other forms of identification

Note: The type of identification used and any numbers appearing in the identification must be indicated on the back of the check. For example Connecticut Operator's License #987654321.

5. Checks that do not apply are:
 - (a) Post Dated checks
 - (b) Stop payment checks
 - (c) Checks where partial restitution has been made
 - (d) Checks for rental property
6. You must notify the person who issued the check by certified mail, return receipt that the check has been returned. The person has eight (8) days to make payment on the debt. If after the eighth pays payment has not been received you may then proceed with a criminal investigation. (An eight day letter template is available here you can print this document, complete it and send it certified mail receipt requested to the person who issued the bad check.)
7. The alternatives to criminal prosecution are:
 - File a complaint with the superior Court, Small claims Division, Danbury 203-207-8600
 - Use a collection agency to recover the bad debt
8. Please have the following information available when making a complaint to the Brookfield Police Department:
 - (a) A copy of the returned check
 - (b) A copy of the letter sent to the person issuing the check
 - (c) A copy of the return receipt showing the date the letter was delivered
 - (d) Any other information you feel would be pertinent to the investigation
9. Mitigating circumstances may be reviewed on an individual basis.

If you have any questions or need additional information, please contact the Brookfield Police Department Detective Division at 203-775-2575