

Register today

Businesses and individuals must register to help assure quick and accurate transmittal of recovered funds.

Business or Individual's Name _____

Division, Store Location or Number _____

Address _____

City _____ State _____ Zip Code _____

Primary Contact Person _____

Phone _____ FAX _____

X
Signature verifying you have read and understand the Merchant Agreement

Number of notification signs you need: _____

Indicate the actual amount your bank charges you for each returned check: _____

MULTIPLE LOCATION INFORMATION

If you have multiple locations, please make copies of this form. Complete and enclose one for each location that you wish to register.

CENTRAL LOCATION – If some correspondence should go to a central office location, complete the following:

Central Location Name _____

Address _____

City _____ State _____ Zip Code _____

Primary Contact _____

Phone _____ FAX _____

✓ **Send the following to the location above:**

____ **Victim Confirmation**, acknowledging receipt of dishonored checks.

____ **Restitution** - The funds that are recovered on your behalf.

____ **Finalization Notices** - Notices of checks that are inactive, resolved or otherwise finalized.

You can also register online at: www.hotchecks.net/Cumberland

Merchant Agreement

- 1) If you receive a check that is dishonored by the bank, you must first contact the check writer by certified mail, to demand payment of the check as well your posted service fee for handling returned checks.
- 2) Check writers must be allowed ten (10) days to comply by paying the full amount of the dishonored check plus your posted service charge for returned checks. If the check writer fails to comply, immediately refer the check - and all supporting information - to the Check Enforcement Program.
- 3) To refer a check to the Program you must complete a Check Complaint Form and attach the original check and a copy of the notification letter to the form (plus the affidavit of service or Certified Mail receipt). Forward it within 90 days of the date of the check to the Check Enforcement Program.
- 4) Once a check has been turned over to the Program, you cannot accept payment for that check directly from the check writer. Restitution and the associated fees must be made to the Program. Any check writer who wishes to pay a check should be directed to the call the Program at 1-888-711-0205.
- 5) Dishonored checks may not first be submitted to a collection agency or other similar entities for collection before being submitted to the Program. However, if the Program is unsuccessful, you may wish to pursue civil remedies.
- 6) Restitution for bad checks that are received will be mailed to you within seven days of the date restitution is received by the Program.
- 7) If the check writer does not comply with the requirements of the Program, he or she faces potential prosecution. If this should be the case, you will be contacted about what action you may be required to take as part of that prosecution. However, not all checks qualify for prosecution.
- 8) Once a check has been turned over to the Check Enforcement Program, you may not commence civil legal proceedings in Court until the matter is deemed not prosecutable.
- 9) If a the Program is unable to secure restitution and the check does not meet the criteria for prosecution it will be held, inactive, at the Program office unless the victim requests that it be returned. If additional checks from the check writer or subsequent new information are received the check case may be reactivated.
- 10) Checks submitted to the Program must have verified identification. If proper ID cannot be established, a check may not qualify for inclusion in the Program and/or prosecution. Such checks may be returned or held in an inactive status.
- 11) By signing and returning this Registration form, you acknowledge the requirements of the Program and agree to abide by them. Failure to abide by this agreement may cause your participation in the Program to be discontinued.
- 12) Any information you submit about a check case is used only by the District Attorney's Office or its agents for the purpose of managing bad checks.