

**Kentwood Police Department**  
**4742 Walma Ave SE**  
**Kentwood, Michigan 49512**  
**(616) 698-6580**  
<http://www.ci.kentwood.mi.us>

## **REPORTING FRAUD**

### **NSF/Closed Account Checks**

If you are the victim of a Non Sufficient Fund (NSF) or Closed Account checks **totaling \$1000.00 or under**, please click on the following link for more information:

<http://www.checkprogram.com/kentcountymi>

### **Banks/Merchants**

If you are a Kent County bank or merchant who needs to report stolen, forged, or counterfeit checks **or NSF check totaling over \$1000.00**, the Metropolitan Fraud & ID Theft Team has put together a guide to assist you in reporting these crimes. To access the **Report Writing Guide/Instructions**, please [click here](#).

The required forms can be filled out electronically or handwritten. If you fill them out electronically, please print all three pages when you have completed the forms. If you prefer to fill them out by hand, you just need to print off the three pages. To access the **Fraudulent Check Report Form**, please [click here](#).

# *Metropolitan Fraud & Identity Theft Team*

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*Presents*



## *A Guide for Kent County Banks and Merchants to Reporting Stolen, Forged, or Counterfeit Checks*



*(Do not use for NSF or Closed Account Checks \$1000 or Under)*

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*Metropolitan Fraud & Identity Theft Team  
2300 De Hoop Av SW  
Wyoming, MI 49509*

# **ONE SUSPECT PER PACKET & ONE PACKET PER POLICE REPORT**

For example: John Doe and Jake Smith pass 6 and 4 counterfeit checks respectively throughout Kent County. Two **packets** would be needed – one for John Doe and the second for Jake Smith. When you file your police report, each packet will be issued its own report number.

\*\*If you own/operate more than store location within Kent County – Make sure to read the last paragraph at the end of this document.

1. COMPLAINANT INFORMATION: Information on the person who is filling out the paperwork and going to file the complaint. Please do not write a witness's name here unless they are one in the same person.
2. SUSPECT INFORMATION: As much information as known about the person cashing the counterfeit check including the number of checks passed and the amount of money that he/she owes.
3. WITNESS VERIFICATION: Contains the information on each clerk/teller that physically **took a check** from the suspect - Each check should have a corresponding form filled out unless the same clerk accepted more than one check.  
\* Please include the clerk's date of birth, a contact number other than work and a **home address**
4. COMPLAINANT'S REPORT OR CASE SUMMARY: Here's your chance to tell us what you have done or discovered through your investigative efforts. For example, you could include information on why you believe one case may be related to another, if you have filed reports with any other police agency - if so where and what is the report number, etc. If you have contacted the business or bank listed on the check to verify information, please list the person's name and phone number that you contacted.
5. FRAUDULENT CHECK INCIDENT HISTORY: List **all** the checks associated with the suspect. Each check should have all the corresponding blanks filled

## **REPORT GUIDELINES & CHECKLIST**

### **STEP 1: DETERMINING IF THE CHECK MEETS REQUIREMENTS FOR PROSECUTION**

Positive identification of the check passer must be established. Person accepting the check **must** have completed **all** of the following at the time of accepting the check:

1. Written initials or employee number on the check identifying the person who accepted it
2. Obtained valid government issued identification preferably a Michigan Driver's License or State ID
3. Written the DLN or State ID number on Upper left front of check  
NOTE: ID printed on the check from a cash register is acceptable so long as the clerk entered it directly from the ID
4. Compared the photograph on the ID with the person presenting the check
5. Obtained a fingerprint from the suspect at the time the check was passed

*If your check case does not meet **ALL** of the above criteria you may still file a report but it will not be assigned for investigation. However, the information you provide may help to build a stronger case against the suspect if more counterfeit checks are located.*

### **STEP 2: CHECKLIST FOR FILING A REPORT**

- One packet per suspect per police report
- Original check – or a copy at the minimum (both front & back) – of all checks passed by suspect
- Pictures or video of every transaction – if applicable  
\* All pictures/video must be submitted at the time the police report is filed
- Witness Verification section filled out for every check being submitted
- Check Fraud Incident History filled out completely
- Case summary

### **NOTE FOR OWNERS OF MULTIPLE STORE LOCATIONS WITHIN KENT COUNTY (I.E. MEIJER, CHASE, SPARTAN, ETC)**

Using John Doe from above, let's now say he passed all 6 checks at various Chase bank locations within Kent County. The Chase fraud investigator would gather all the checks, all related video and 6 witness verification forms (1 for each check). Then he/she would determine the check that has the best evidence (i.e. fingerprint, photo, etc.). Use the location of that check to file ONE police report with the respective agency. However, your packet will include **all** the checks with **all** the supporting documents. Only one packet would need to be filled out but all the checks would be listed on the Check Fraud Incident History form, all photos and Witness forms would be included. No longer will you have to go to every police agency where the checks were passed in order to file additional reports – within Kent County.