

## SUGGESTED SHASTA COUNTY CHECK POLICY

### READ EVERY CHECK CAREFULLY FOR THE FOLLOWING EIGHT POINTS:

- 1) Must be personalized-Complete name and address pre-printed by the bank (no PO boxes.)
- 2) Date must be current-never post-dated or more than 30 days old.
- 3) Bank I.D. number must be pre-printed.
- 4) Payee must be you or your company.
- 5) Amounts written and numerical must be the same.
- 6) Bank name/address must be printed on check.
- 7) Bank and customer computer numbers must be printed on check.
- 8) Customer signature must be signed in your presence.

<p><b>1</b> John Q. Customer Sue Q. Customer 9999 First Street</p>	<p><b>2</b> _____ (today) _____</p>	<p><b>3</b> 2895 11-35/1210 284</p>
<p>Pay to the Order of _____ Payee must be your company</p>		
<p>Amounts must be exactly the same _____ DOLLARS</p>		
<p><b>6</b> FIRST NATIONAL BANK OF SHASTA COUNTY 000 Main Street This Town, CA 95825</p>	<p><b>7</b> _____</p>	<p><b>8</b> _____</p>
<p>MEMO 121000358-2895-02842-02404</p>		
<p>Customer's Signature _____</p>		

**Ask to see one of the following types of Identification.**

- 1) California driver's license.
- 2) California I.D. card

**Write the driver's license number on the face of the check.**

- 1) Don't rely on checks with pre-printed CDL numbers or customers who write the numbers on the check for you.
- 2) Compare the identification photo with the check presenter.

**Always look to see that the signature on the check and I.D. match. Only accept I.D. from the person who signed the check.**

**Cash Back Checks.**

Personal checks should be the amount of purchase, or the amount of purchase plus a maximum of \$25.00 cash back.

**Avoid taking:**

- 1) Two party checks.
- 2) Out of area checks.
- 3) Altered checks.
- 4) Income tax or insurance checks.
- 5) Non-personalized checks.
- 6) Post-dated or stale-dated checks.

**Check guarantee cards:**

- 1) Can be used on pre-printed checks.
- 2) Will not guarantee for more than \$200.00
- 3) Must be drawn on the same bank.

**Payroll or business checks:**

- 1) Payee must be local.
- 2) Company should be known.
- 3) The payee and maker should not be same person.
- 4) Must be pre-printed - company name and address.
- 5) Must be endorsed in your presence with name exactly as printed on front of check.
- 6) Always identify check presenter by CDL or I.D. card.

### REMEMBER

Use common sense: If in doubt, call the bank and verify that the check is good.

Weigh the possible loss you may take against the possible gain.

Be doubly cautious on weekends and holidays.

Do not permit yourself to become flustered by the shopper who is in a rush – be courteous but careful.

**SHASTA COUNTY DISTRICT ATTORNEY**  
1355 West Street  
Redding, CA 96001-1632  
530-245-6335