



Business Watch Newsletter

Plymouth, MN

Volume 2 Number 1

Reducing Loss from Worthless Checks

Worthless checks cost businesses and consumers millions of dollars a year. Many businesses simply accept these losses as a cost of doing business. To help businesses deal with this problem, the Plymouth Police Department has partnered with Financial Crimes Technology Services (FCTS) to implement the Bad Check Diversion Program. The Bad Check Diversion Program is *free* to all Plymouth residents and businesses.

The Program has four main goals:

- To increase the amount of restitution returned to victims;
- To increase the accountability of those who issue bad checks, regardless of the amount;
- To educate businesses and residents about how to reduce the number of worthless checks they receive; and
- To reduce the risk of repeat bad-check activity.

Any NSF, Account Closed, Refer to Maker, Stop Payment, or electronic check *less than* \$500.00 received in Plymouth is eligible for the program. If you receive one of these checks, the FCTS will enter the check into their database. They will then contact the check writer. If the check writer pays, 100% of the face value of the check is returned to the business, plus bank fees. The offender then completes a financial counseling program. If the check writer fails to pay, the check is either sent for prosecution, or if it does not meet prosecution criteria, the offender is flagged and any additional checks written will be aggregated and prosecuted at a later date.

No contract is required to participate in the program. Participants merely need to fill out a "Memorandum of Understanding" when they join. No check is too small to send through and FCTS will take checks up to 120 days old. (New participants can send in checks as old as two years!) If you would like further information about the Check Diversion program and how it can help your business, contact FCTS at 1-800-880-5420. If you have additional questions about bad checks, or your check does not fit into one of the above categories, contact the Plymouth Police Department Investigation Unit at 763-509-5160.

Evaluate every check

1. *Check identification.* Does the **picture** on the ID match the person presenting it? Does the **signature** on the check match the signature on the ID? If not, the check should be declined.
2. Does the **name and address** on the check match the ID? If not, write down the correct address.
3. Write down the **ID number** (driver's license)
4. Write down the **date of birth**
5. **Initial** the upper left corner

The next Business Watch meeting: **Tuesday, Feb. 21, 2006 10:30 AM**

Featured Topic: **Employee Theft**

A problem that all businesses must deal with is employee theft. Even if you don't think your employees could be stealing from you, this is a topic all employers need to know more about.

Sergeant Heath Bird will talk about:

- How big the problem really is
- What employees steal and why
- What to do if you suspect an employee theft
- How to reduce employee theft
- Prosecution options and issues

We will be meeting at the Plymouth Creek Center, 14800 34th Ave, Plymouth Room (Main Floor). Parking is free. We look forward to seeing you on February 21st!

Fraud Alert Corner: Lottery Scams

(Resource: www.scambusters.org)

Many cons and frauds are sophisticated and can fool even the smartest people. Therefore, it is important to be aware of what different scams are out there. This month, we are going to learn more about **lottery scams**. Usually these are known as *foreign lottery scams*.

The fraud usually goes like this: the victim receives an email (or letter) stating they have won a foreign lottery (Nigeria, Australia, etc.). The victim is notified that there are fees and/or taxes associated with the winnings. The lottery will graciously send a check to cover these fees and/or taxes, "in accordance with federal law." The victim is instructed they can deposit this check (which ends up being a fake) into their account. The victim is then to write a check to the lottery foundation in return. Once the lottery foundation receives the victim's check (which is real), the victim will receive their lottery winnings. No winnings are ever sent and the victim is out their money.

If it sounds too good to be true, it probably is!

Another version of the lottery scam is an invitation to buy foreign lottery tickets via mail. All the company needs is credit card or bank account information to process the purchase.

Avoid being a victim:

1. Playing cross-border (foreign) lotteries are illegal in the first place. Don't do it!
2. You can't win a prize if you never bought a lottery ticket in the first place.
3. Real lotteries will not ask you for money to collect a prize. Never send money or give out personal financial information to receive your winnings.
4. There is no secret system to help you (or anyone else) win a lottery. Don't pay for useless information!

Helpful Reminders:

Street Parking Restrictions:

Vehicles cannot be parked on any public city street between the hours of **2:00-5:00 AM**. To request an overnight parking permit, contact the Plymouth Police Department at 763-509-5160.

Snow Emergencies: No vehicle may be parked on any street when snowfall exceeds 2 ½ inches until the street has been plowed curb-to-curb.

Hennepin County Curfew:

Under 15: 10:00 PM to 5:00 AM (Sun-Thurs)

11:00 PM to 5:00 AM (Fri/Sat)

15-16: 11:00 PM to 5:00 AM (Sun-Thurs)

Midnight to 5:00 AM (Fri/Sat)

Age 17: Midnight to 5:00 AM

*If you see suspicious activity,
please call 9-1-1 immediately.*

Who do we call?

Imagine: It is 2:00 am and there is an emergency at your business. Who do the police contact? The Plymouth Police Department would like to remind businesses to keep their "on-call" lists up-to-date! The dispatch center keeps a list of contact phone numbers for use in an after-hours emergency. It is very important that the list is kept current. To update the emergency contact information for your business, contact Officer Haseman at 763-509-5147 or ahaseman@ci.plymouth.mn.us. Thank you for your assistance!

Business Watch meetings are held the 3rd Tuesday of February, May, August, and November.

10:30 to 11:30 am.

Refreshments are served compliments of the Plymouth Police Department!

Emergency: **9-1-1**

Non-emergency: **763-525-6210**

Crime Tip Line: **763-509-5177**

If you have any comments about this newsletter, please contact Officer Angela Haseman at the Plymouth Police Department, 3400 Plymouth Blvd., Plymouth, MN 55447, or 763-509-5147 or at ahaseman@ci.plymouth.mn.us. Thank you!