

BUSINESS PREPAREDNESS GUIDE



This Guide Will Help You:

- **Prepare for a medical emergency**
- **Robbery preparedness**
- **Telephone bomb threat**
- **Learn identifiers of a counterfeit check**
- **Learn identifiers of counterfeit Money**
- **How to process a bad check**

OTTAWA COUNTY SHERIFF'S OFFICE

Mission Statement

The Mission of the Ottawa County Sheriff's Office is that of preserving public order, to support the constitution of the State of Michigan, and to enforce all laws and ordinances of our state, county, and townships.

This Mission can only be accomplished by effective performance of police presence 24 hours each day throughout the county. Effective performance includes a response to all requests for service and assistance and also thorough investigations of all criminal and traffic offenses. Performance is also reflected in our ability to offer a correctional environment that meets the needs of the criminal justice system and law enforcement agencies within the county. Two of the most important responsibilities accompanying this office have remain unchanged. Those are the enforcement of the law and the maintenance of a correctional facility.

The Ottawa County Sheriff's Office continues to keep its public aware of issues pertaining to public safety by effective uses of the news media, crime prevention programs, and by being involved in the communities we represent. The men and women of this office have remained dedicated in the operations and delivery of professional law enforcement services to the citizens of our county and its visitors.

Gary A. Rosema, Sheriff

POLICE

Emergency

Non- Emergency

Silent Observer Eastern Ottawa County

Holland Area

Grand Haven Area

**Ottawa County Sheriff's Office
12220 Fillmore St
West Olive, MI 49460**

FIRE

AMBULANCE

DIAL 911

1-800-249-0911

1-800-825-0221

(616) 392-4443

(616) 842-1400

1-888-731-1001

Phone: (616) 738-4000

Fax: (616)738-4062

WEB SITE

<http://miOTTAWA.org/>

IN CASE OF AN EMERGENCY AFTER HOURS

Please list managers or employees that Police, Fire, or Ambulance personnel can contact in case of an emergency.

- **Management**
- **Employees that live close to the business that can access the business after hours**

Please write in pencil

Emergency Contact # 1: **Name:**
 Phone Number:
 Address:

Emergency Contact # 2: **Name:**
 Phone Number:
 Address:

Emergency Contact # 3: **Name:**
 Phone Number:
 Address:

Emergency Contact # 4: **Name:**
 Phone Number:
 Address:

MEDICAL EMERGENCY CALL 911

Stay Calm

- **Explain nature of medical and stay on the line with the dispatcher for instructions.**
- **Tell the dispatcher what entrance to use, that will be the closest to the patient.**
- **If the business is a large facility assign someone to wait at front door of business to direct the emergency personnel upon their arrival.**

ROBBERY PREPAREDNESS

- **Stay calm**
- **Obey the Robber – NOW!**
 1. **Follow the Robbers instructions – EXACTLY.**
 2. **Do Not Hesitate.**
 3. **Do only what you are told to do.**
 4. **Do not attempt to reason with the robber.**
- **Activate Silent Alarm and Surveillance Equipment as it is Safe to do so.**
- **Hand Over only the amount of Money Demanded.**
- **Handle Note Carefully**
 1. **Try to hold it near the edges to avoid smearing fingerprints.**
 2. **Set the note aside, Return it only if the robber asks for it.**
- **Be Observant**
 1. **You have only a few moments to observe the robber.**
 2. **Apprehension and conviction may depend on your description.**
 3. **Be sure to check the robber's height.**
- **Activate the Silent alarm a Second time as the Robber is leaving**
- **Lock Your Cash Drawer**
 1. **Secure all remaining currency and valuables**
- **Observe The Direction of Escape**
 1. **As soon as it is safe to do so, carefully approach door or window and try to observe the robber's direction of escape.**
 2. **Observe any compliance or witnesses outside.**
 3. **If a vehicle is used, try to obtain its description and license plate number.**
- **Notify your Supervisor**
 1. **Tell your Supervisor, security officer or other person of authority that you have been robbed.**
 2. **Call 9-1-1.**
- **Protect Physical Evidence**
 1. **Return to your work station and protect any physical evidence the robber may have left behind.**
 2. **Block off the area in front of your station to protect footprints.**
 3. **Do not touch anything the robber might have touched.**
 4. **Write down everything you can remember about the Robber, suspect vehicle, anything you can remember about the incident.**
- **Discuss the robbery only with designated Law Enforcement and bank officials fill out a form with the description of the robber(s) .**

POINTS TO REMEMBER

- **Do not do anything to jeopardize your safety or that of others around you**
- **Cooperate and Comply.**
- **No Heroism – Do not fight or argue with the Robber.**
- **Do not make any sudden movements.**
- **Do not chase the Robber.**
- **Look for accomplices.**
- **Call Police 911 stay on the phone with dispatch until police arrived.**
- **Write down everything you have observed.**
- **Do not discuss robbery with anyone until questioned by police.**
- **Request witnesses to stay until police arrive.**

TELEPHONE BOMB THREAT

General Rules to follow during the call

- Listen to the callers words
 1. What is the caller saying exactly?
 2. Does the caller use any slang or any terms that would only be known to a current or former employee?
- Listen to the caller's voice
 1. Is the caller male or female?
 2. Is the caller young, middle aged or older?
 3. Does the voice sound familiar?
- Listen for the voice quality
 1. Pitch (high or low)
 2. Speech defects (lisp, slurring, stuttering, mispronunciations)
 3. Accent (regional or foreign)
 4. Voice sound (smooth, raspy, or breathy)
 5. Listen for background noise
- Listen for emotion
 1. Is the caller angry, excited, enjoying the call?
- Listen for background noise
 1. What can you hear going on in the background of the call?
 2. What is the quality of the phone connection (does it sound like the person is on a cell phone?)
 3. Is the connection crisp and clean or static loaded and fuzzy?
- Listen for the quality of the language being used
 1. Does the caller sound well educated?
 2. Even if there isn't an accent, does the caller sound like a person for whom English is their native language?
- STAY CALM; don't get into an argument with the caller.
- Be Polite and don't interrupt the caller.
- Ask questions and verify what the caller said.
 1. Let me make sure I heard everything you said, "there is a pipe bomb that will go off in the lobby in thirty minutes"? It's 1:30 p.m. so the bomb will go off exactly at 2:00 p.m.?
 2. If the caller seems agreeable to further questioning, ask specific information about the bomb ex. How large? What color? How will it go off?

General Rules to follow after the caller hangs up

Tell a member of the management team or security

Fill out Bomb threat report as soon as possible (Attached)

BOMB THREAT REPORT

Name:

Date and Time:

Explain what the caller said:

If the caller allows questions:

Location of the bomb:

Time set to go off:

Appearance of bomb:

Detonator device used:

Why was bomb placed?

Caller's Name:

Caller's Location:

Caller's Identity:

Sex: *M* *F*

Adult

Juvenile

Approximate Age:

Origin of Call:

Telephone display message (caller ID):

What telephone call came in prior to the bomb threat?

What telephone call came in after the bomb threat?

If voice is familiar, identify the voice:

Voice Characteristics: (Circle)

Loud *High pitch* *Raspy Intoxicated* *Soft*

Deep *Pleasant* *Other:*

Speech:

Fast *Slow* *Distinct* *Stutter*

Slurred *Other:*

Language:

Excellent *Fair* *Foul* *Good* *Poor*
Manner:

Calm *Rational* *Coherent* *Deliberate*

Righteous *Angry* *Irrational* *Incoherent*

Emotional *Laughing*

Accent:

Local *Not Local* *Foreign*

Background Noise:

Music *Trains* *Animals* *Quiet* *voices*

Factory Machines *Party Atmosphere* *Office Machines* *Airplanes*

Street Traffic

COUNTERFEIT CHECKS

- **Maker' signature is usually scanned or computer generated and compares to what the bank has on file. In some cases the maker's signature is not an authorized signer.**
- **Check numbers can be out of the range from what has recently cleared the account.**
- **Counterfeiters usually target larger commercial customers and their payroll accounts.**
- **The check may not contain magnetic ink in the MICR line and could produce an error code when swiped through the MICR reader.**
- **The issuing bank with no city and state next to or under the bank name. One of UCC's requirements of negotiability is a "drawn on" financial institution.**
- **You would have to at least know where the bank is located.**
- **Transit/routing number does not match fraction.**
- **Check paper is wrong color or style. If that is information that is known to you, don't assume the customer had new checks printed. INVESTIGATE!**
- **Some passers use counterfeit ID. Inspect the identification. It is now a felony to counterfeit Michigan Identification. Remember some passers use their real identity. Don't assume that if the ID is legit the check must be too.**
- **Does it make sense for the presenter to be at your location? What is the presenter's address? What is the bank's address? If it is payroll check, where do they work?**
- **If presented with a counterfeit check attempt to confiscate the check and ID.**
- **If possible, get a description of the presenter's car and a license plate number.**
- **If the presenter remains in the business throughout the verification process and it has been determined for sure that the check is counterfeit, call 911.**
- **During the process, please remember that they should not overhear you talking about any account.**

COUNTERFEIT MONEY

Security Measures to look for on new \$20, \$50, and \$100 notes.

In late 2003 the United States government started issuing currency with new security features.

1. Thread

- a. Hold the bill up to the light and look for the security thread, or plastic strip, that is embedded in the paper and runs vertically up one side of the note.**
- b. If you look closely, the words “USA twenty” (for a \$20 note) and a small flag are visible along the thread.**
- c. The thread glows green under an ultraviolet light.**

2. Color-Shifting Ink

- a. Look at the number “20” in the lower right corner on the face of the note. When you tilt the note up and down the color-shifting ink changes from copper to green.**

3. Watermark

- a. Hold the bill up to the light and look for the watermark, or faint image, similar to the large portrait of President Andrew Jackson. (on the \$20 note)**

BAD CHECK'S

Merchant Responsibilities

1. Identification
 - a. Identification **MUST** be produced to positively identify the person writing the check for criminal prosecution and civil recovery.
 - b. The Driver's license and date of birth must be written on the check. If the driver's license is preprinted on the check, the person accepting the check must also affix their initials next to the number.
 - c. The person accepting the check shall always check the driver's license and affix their initials to the check to verify.
2. Verification
 - a. The merchant should inquire if the address and phone number on the check are current.
 - b. The license photo should be compared with the appearance of the check writer.
3. Five Day Notice
 - a. In the event that the check is returned to you unpaid, the merchant must send a statutory notice by certified mail with returned receipt requested.
 - b. The merchant must request a forwarding address in case the notice is undeliverable as addressed.
 - c. Pre-Printed notice forms are available at the Ottawa County Sheriff's Office, or at the Office of the Prosecutor acceptance of payments
 - d. If before criminal check fraud charges are authorized the merchant accepts full or partial payment, prosecution is not permitted by law.
4. Prosecution
 - a. Absent special circumstances the total dollar amount on non-sufficient fund checks received from an account must be \$50.00.
 - b. Prosecution requests are to be submitted within 60 days from the delivery of the five day notice.
5. Civil Alternative to Prosecution
 - a. Merchants also have access to the small claims division of District Court.
 - Note that if the amount exceeds \$5,500 the action for collection may still be brought, but the amount of damages may not exceed the jurisdiction of small claims.
 - A civil action may also be filed in the District Court within the jurisdiction limit of \$25,000 in damages.

Merchants are advised that criminal prosecution initiated before or during civil action will result in a dismissal of the civil action.

OTTAWA COUNTY CHECK FRAUD PREVENTION GUIDE FOR MERCHANTS

We in law enforcement look forward to working with you in crime prevention and pledge our cooperation if you become a crime victim. By following these guidelines, check fraud (non-sufficient funds [NSF], account closed, and forged checks) can be dramatically reduced. If you become the victim of check fraud, adherence to these guidelines should insure successful prosecution.

I. MERCHANT/COMPLAINANT RESPONSIBILITIES

1. IDENTIFICATION

Identification must be requested and produced when a check is accepted. Positive identification is an essential requirement for criminal prosecution and civil recovery. The driver's license number and date of birth must be written on the check. If the license number is preprinted on the face of the check, the person accepting the check must verify the license number and affix his/her initials next to the license number.

2. VERIFICATION

Merchant should inquire if the address and phone number on the check are current. Also, the license photo should be compared with the appearance of the check writer.

3. FIVE DAY NOTICES

In the event the check is returned to you unpaid, the merchant must send a statutory notice by certified mail with return receipt requested. Also, the merchant must request a forwarding address in case the notice is undeliverable as addressed. Pre-printed notice forms have been included in this packet. Additional forms are available from your local police department or at the office of the prosecutor.

4. ACCEPTANCE OF PAYMENTS

(a) If before criminal check fraud charges are authorized the merchant accepts full or partial payment, prosecution is not permitted by law. (See II. CIVIL ALTERNATIVE TO PROSECUTION).

(b) After charges are authorized, the merchant is required to confer with the Prosecutor's Office before acceptance of payment.

5. PROSECUTION

(a) Absent special circumstances the total dollar amount on non-sufficient fund checks received from an account must be at least \$50.00.

(b) Prosecution requests are to be submitted within sixty (60) days from

the delivery of the five day notice. Delays of more than sixty (60) days require an appropriate explanation.

(c) Merchants are required to fill out a Merchant Information Form. Forms have been included in this packet. Additional forms are available from your local police department or at the office of the prosecutor.

II. CIVIL ALTERNATIVE TO PROSECUTION

Merchants should be aware that they may make a written demand for payment of a check by first class mail. The statute requires the following text be used for the written demands:

“A check, draft, or order for payment of money drawn by you for \$ _____ was returned to me / us / client (client’s name) dishonored for:

Insufficient funds

No account

This notice is a formal demand for payment of the full amount of the dishonored check, draft, or order plus a processing fee of \$25.00 for a total amount of \$ _____. If you pay this total amount within 7 days, excluding weekends and holidays, after the date this notice was mailed, no further civil action will be taken against you.

If you do not pay the \$ _____ as requested above, but within 30 days after the date this notice was mailed you pay the amount of the dishonored check, draft, or order plus a \$35.00 processing fee, for a total amount of \$ _____, no further civil action will be taken against you.

If you fail to pay either amount indicated above, I / we / our client will be authorized by state law to bring a civil action against you to determine your legal responsibility for payment of the check, draft, or order and civil damages and costs allowed by law.

If you dispute the dishonoring of this check, draft, or order, you should also contact your bank or financial institution immediately.”

Merchants also have access to the Small Claims Division of District Court. Note that if the amount exceeds the jurisdiction of small claims (\$3,000) the action for collection may still be brought, but the amount of damages may not exceed the jurisdiction of small claims. A civil action may also be filed in the District Court within the jurisdiction limit of \$25,000 in damages.

Finally, merchants are advised that criminal prosecution initiated before or during the course of this civil action will result in a dismissal of the civil action. If criminal charges are brought after a civil judgment is awarded to the merchant, then the judgment is void and any money paid must be returned to the defendant check writer.

Ronald J. Frantz
Prosecuting Attorney

CHECKS THAT WILL NOT BE PROSECUTED

1. **Third Party Checks:** If a two party check has not been made payable to cash, to your business, or to you, it cannot be prosecuted.
2. **Partial Payment Checks:** If you have accepted partial payment from the check writer, the check is considered a civil matter.
3. **Out of State Checks:** Out of state checks drawn on an out of state bank will generally not be prosecuted.
4. **Checks \$ 50.00 and Under:** NSF and account closed checks in amounts \$50.00 and under will generally not be prosecuted unless a series of them is received that total over the required minimum.
5. **“Post Dated “and “Request to Hold” Checks:** When a check is post-dated or you agree to hold a check, this check becomes a “promissory note” and cannot be prosecuted.
6. **Stop Payment Checks:** Checks that have had a stop payment placed on them will generally not be prosecuted.
7. **Down Payment Deposit Checks:** Checks that have been written to hold property or goods (i.e.: down payment, rent deposit, or escrow deposit) will not be prosecuted.
8. **Installment or Repayment Plan”:** Checks that are written for repayment of an existing loan will not be prosecuted.
9. **Rent Payment:** Checks accepted for the payment of rent will not be prosecuted.
10. **Checks held for more than 60 days:** An NSF check or Account Closed check held for more than 60 days, except in unusual circumstances, will not be prosecuted.
11. **Payroll Checks:** If a payroll check is NSF, account closed, or stop payment, contact the Department of Labor to investigate. Should the payroll check be returned as forged, contact your local law enforcement agency to investigate.
12. **Five Day Notice Return Receipt:** Merchant must mail notice of dishonor to the check maker and provide the mailing receipt to investigating police agency.
13. **Civil Process:** Checks turned over to small claims court or collection agency will not be criminally prosecuted.
14. **Checks for Past and Future Consideration:** Checks in payment of past consideration will not be prosecuted unless new consideration is given in reliance on the bad check presented. Similarly a check for future consideration not yet extended will not be prosecuted.

If you have any questions, contact the Prosecutor’s Office

**OTTAWA COUNTY PROSECUTING ATTORNEY
NON-SUFFICIENT FUND CHECK/NO ACCOUNT CHECK
MERCHANT INFORMATION FORM**

TO BE FILLED OUT BY MERCHANT / COMPLAINANT:

1. MERCHANT/COMPLAINANT:

NAME: _____

ADDRESS: _____

TELEPHONE: _____

2. SUSPECT:

NAME: _____

ADDRESS: _____

TELEPHONE: _____

3. BANK DRAWN ON: _____

ACCOUNT # _____

PAYEE: _____

PAYOR: _____

AMOUNT: _____

DATE: _____

(If cashed different date, give date and explain)

Check was presented in payment for _____

NOTE: Original check is to be turned over to the police department when the warrant request is submitted.

4. Person who cashed check:

NAME: _____

TITLE: _____

HOME ADDRESS: _____

HOME PHONE: _____

5. Person who approved - if applicable:

NAME: _____

TITLE: _____

HOME ADDRESS: _____

HOME PHONE: _____

CAN HE/SHE IDENTIFY SUSPECT? _____ YES _____ NO
WAS CHECK MADE OUT IN HIS/HER PRESENCE? _____ YES _____ NO **OVER**

6. Identification: List all means of identification shown by suspect, and all license numbers, etc. taken from such identification if any had a picture.

7. Date check was returned: _____

8. Date 5-day notice was mailed: _____
(Registered or certified mail, return receipt requested)

9. Date "return Receipt" received: _____
Signed by: _____

NOTE: Signed receipt is to be turned over to police department when warrant request is submitted.

10. 5 Day Notice Returned as "Undeliverable" _____ Yes _____ No
If "yes", was forwarding address requested ? _____ Yes _____ No
If not, request a forwarding address.
If one is supplied, a 5-day notice must be mailed to the forwarding address.

11. Person mailing notice:

NAME: _____

TITLE: _____

HOME ADDRESS: _____

HOME PHONE: _____

12. Describe any contact you have had with suspect regarding check.

13. Person submitting warrant request:

NAME: _____

TITLE: _____

DATE: _____

If date of request is more than 60 days after date 5-day notice was returned, explain delay:

POLICE USE ONLY: Complaint # _____ File Class _____
Disposition: _____

NOTICE TO SENDER: THIS NOTICE MUST BE SENT BY CERTIFIED MAIL.
RETURN RECEIPT REQUESTED.
DELIVERABLE TO ADDRESSEE ONLY.
(To the person who made the check)
FORWARDING ADDRESS MUST BE REQUESTED.

DATED: _____

TO

| |
|--|
| |
|--|

BAD CHECK NOTICE

This is to inform you that I am in receipt of a check alleged to have been written by you.

| DATED | MADE PAYABLE TO | NAME OF BANK | AMOUNT |
|-------|-----------------|--------------|--------|
| | | | |

This check was exchanged for cash, and / or goods, and / or services, in the usual course of business, and was returned from the above bank marked:

_____ INSUFFICIENT FUNDS _____ ACCOUNT CLOSED

In accordance with Michigan Compiled Law 750.132 you are hereby given five (5) days notice that said check has not been paid, and if you shall not have paid the amount due thereon within five (5) days of receipt of this Notice, this shall serve as evidence of intent to defraud in a criminal prosecution.

SIGNED _____

FORM PROVIDED BY:
Ronald J. Frantz
Prosecuting Attorney
414 Washington Street
Grand Haven, MI 49417
(616) 846-8215

STREET ADDRESS

CITY STATE ZIP CODE

DEBTORS COPY