

Kearny Police Department

Bad Check Complaint Instructions

We offer the following guidelines for citizens to follow in order for our detectives to best assist them in filing a criminal complaint against the issuer of a bad check as defined in N.J.S.A. 2C:21-5.

1. This is the procedure if the drawee (i.e. the bank) of the party who issued the check, money order, or electronic funds transfer indicates, by stamping the check "ACCOUNT CLOSED," or by any other means, that the issuer had no account with them ***at the time the check, money order, or electronic funds transfer was made AND the value is \$200 or more:***
 - Call the Detective Bureau at (201) 998-1313 and ask to make an appointment with a detective to assist in filing a bad check complaint.
2. This is the procedure if payment was refused by the drawee (i.e. other party's bank) for lack of funds, NSF, or due to a closed account ***after you deposited it into a bank, or presented it to the other party's bank within 46 days after issue AND the value is \$200 or more:***
 - Send a letter by "**REGISTERED MAIL**" to the party who issued the bad check, or to their last known address, advising them that payment was refused by their financial institution and requesting that they make good on the payment. Save a photocopy of the letter you mailed.
 - If you do not receive payment within **10 DAYS** of receiving notice that your registered mail was delivered to the issuing party, or their last known address, call the Detective Bureau for an appointment to meet with a detective.
 - Bring the **ORIGINAL CHECK, PROOF OF REGISTERED MAILING, and COPY OF YOUR LETTER** to your appointment with the detective.
3. If the value of the bad check, money order, or electronic funds transfer ***is less than \$200.00***, you must issue a non-indictable citizen's complaint at the Kearny Municipal Court located at Town Hall, 402 Kearny Avenue, top floor.