

County's bad-check collection program in effect

People who make a habit of bouncing checks now have one more worry — the Santa Cruz County District Attorney's new bad-check collection program.

The program, which began operation this week, is aimed at making the habitual check-bouncer pay up, said Marty Krauel, who left the Capitola Police force to become coordinating inspector of the program.

Krauel said the program is designed to allow people to make good on their checks without being

prosecuted. The major cases will still be prosecuted, he said.

A similar program in Monterey County has been "100 percent successful" in recovering money, Krauel said.

The program will deal with checks for any amount that are written on insufficient funds or closed accounts, Krauel said.

The DA's office charges a fee of \$25 per check to the check writer, which pays for the staff of three, Krauel said.

Merchants and individuals are

still expected to make an initial effort to have the debtor make the check good. If that fails, the creditor can refer it to the DA's program.

If the check writer responds to the DA's first letter, he can resolve the issue by paying the debt plus the \$25 per check fee. If a second letter is needed, the writer must pay the debt, the \$25, and attend a Saturday class on check-writing management. The class costs \$50.

Those who don't respond to the

second letter will be prosecuted, Krauel said. Krauel said he wants to stop people who write checks and "use the local merchants as a bank" by frequently bouncing checks.

Creditors can refer cases to the DA's program by picking up forms at local businesses, including all Pacific Western Bank branches. The DA's program is open weekdays from 8 a.m. to noon and 1 to 3 p.m. at the County Governmental Center in Santa Cruz.

—Lane Wallace