



Check Diversion/Accountability Program

Check Diversion Program

Diversion Overview



The Diversion Program is based in the belief that not all people coming to our program are criminals. The program allows offenders to redeem themselves (avoid criminal prosecution) through the process of restitution and education resulting in prevention of future offenses.

For those who refuse pre-trial diversion, the program offers a professional, streamlined and cost effective process for the City, County and State on accountability and judicial prosecution.

Check Diversion Program

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Company Overview



Minnesota Corporation working closely with the
County Attorney's Office, Law Enforcement, Merchants,
Financial Institutions, and Citizens on
Debtor Restitution, Accountability, Education, and Investigations
through the
Pre-Trial Diversion Program

FCS manages over 140 separate Criminal Pre-Trial Diversion Programs for
counties and cities in MN and WI

Over 98% of all checks received are Account Closed

Check Diversion Statute



Covers MN State Statutes:

628.69 Pretrial diversion Program for Writers of Dishonored Checks

609.535

604.113

FEDERAL LAW

Financial Service Regulatory Relief Act of 2006

Benefits



- FCS conducts a Law Enforcement Kick off meeting
- FCS establishes and conducts Merchant/Citizen presentations in each community with local Law Enforcement and Sheriff's Office
- Victim checks and correspondence come directly to our office
 - (we can also have this received in the DA's office by establishing a mail box)
- Support victims of Identity Theft
- Strong communications with merchant and offenders
 - Offenders means of communication begins with telephone and mailing. Communication is also done through internet, fax, and in person.
 - Merchant means of communication is through press releases, community meetings, website, emails, phone, mail, fax, and person to person.
- Allows investigators and prosecutors to focus on "more serious crimes"
- Brings a dedicated service to the community
- FCS brings its own Internal investigators

Education Program



- Financial Management Classes
- Classes are limited to 35 attendees (allows individual attention when needed)
- All classes are evaluated by offender and FCS conducts yearly workshops to improve the class
- Classes will be conducted in a classroom with trained instructors
- List of attendees electronically forwarded after each class (upon completion of program offender receives certificate)
- Class evaluations forwarded electronically after each class

Class overview -

- 30 page action workbook
- Review of MN laws
- Discuss mismanagement of money
- Create a check register and balance it to a statement
- Review credit card debt and payments
- Assemble a home budget
- Review current financial situation
- Home study DVD and special needs instruction available
- Recidivism rate from class participants is less than 1%

Criminal Prosecution Referrals



- FCS investigators are retired MN law enforcement
- FCS investigators follow MN statute requirements to assemble cases
- Cases are developed to the specifications of the prosecuting attorney and judges
- Case review for prosecuting attorney should be less than five (5) minutes
- To date, of the cases assembled for review, none have been returned and FCS investigators only had to appear for one case (the offender pleaded guilty after seeing the investigator walk in the court room)
- All cases are maintained in our secured environment in paper format and electronically

Investigations



- Review checks on an individual basis
- Check for "probable cause" and "prima facia"
- Aggregate checks
- Order bank statements
- Develop complete case for review
- (Merchant contact, bank records, checks, write synopsis)
- Work closely with prosecutor and law enforcement

Diversion Program Supports



Manual Checks

NSF
(Non-sufficient funds)

Refer to Maker

Account Closed

Stop Payment

Rent

Business to Business

Electronic Checks

- POP
(Point-of-Purchase)

- BOC (Back Office
Conversion)

- ACH (Automatic
Clearing House)

Financial Institutions

- Closed Accounts

- Debit Cards

Diversion does not support checks that follow civil guidelines unless told to do so

LE is responsible for Counterfeit, altered, Forged checks of any amount

Checking accounts opened using fraudulent information

Stolen checks

FCS will support LE when we can

History of FCS Restitution



Victim Restitution Yearly Average

- 1.7 million

Current Payment Plan Average

- \$1,500,000.00+

How does the program make money?



\$30.00 check return fee
\$125.00 Financial Management Class fee
(Paid by the debtor)



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City and Counties using Check Diversion

Cities
Albert Lea
Alexandria
Apple Valley
Ashby
Battle Lake
Becker
Benson
Bird Island
Blaine
Blooming Prairie
Breitung Township
Brooklyn Park
Brownton
Buffalo Lake
Burnsville
Cambridge
Champlin
Chanhassen
Chisholm
Cloquet
Columbia Heights
Coon Rapids
Cottage Grove
Crystal
Dilworth
Duluth
Eagan
Edina
Elk River
Ely
Eveleth
Fairfax
Faribault
Farmington
Fergus Falls
Floodwood
Forest Lake

Counties
Carlton
Carver
Chippewa
Chisago
Cook
Dodge
Freeborn
Grant
Hubbard
Isanti
Kanabec
Lake
Mahnomen
Mcleod
Meeker
Mille Lacs
Morrison
Olmsted
Pennington
Pine
Polk
Renville
Rice
Anoka
Sibley
St. Louis
Steele
Swift
Todd
Traverse
Wabasha
Washington
Yellow Medicine

Franklin
Gilbert
Glencoe
Goodhue
Hastings
Henning
Hermantown
Hibbing
Hoffman
Hopkins
Inver Grove Heights
Isanti
Kasson
Lakeville
Le Center
Lester Prairie
Litchfield
Maple Grove
Maplewood
Medina
Mendota Hgts
Minneapolis
Moorhead
Morton
Mound
North St. Paul
Northfield
Oakdale
Olivia
Owatonna
Park Rapids
Pelican Rapids
Plymouth
Princeton
Proctor
Ramsey
Red Wing
Red Wood Falls
Renville
Richmond
Rochester
Roseville

Sacred Heart
St. Paul
St. Paul Park
Staples
Stillwater
Two Harbors
Virginia
Waseca
West St. Paul
Wheaton
Winsted
Wyoming
White Bear Lake
Eagan
Grand Rapids

Class Location	Date of Class	Total Expected	Total Participating	% Participating	# of Males	# of Females	Caucasians	African Americans	Hispanic Americans	Native Americans	Asian Americans	Other	Non-readers
Hermantown	3/10/2009	110	2	2%	1	1	2						
	6/16/2009	88	19	22%	6	13	17			1	1		1
	6/24/2009	91	18	20%	8	10	16			2			
	9/22/2009	91	20	22%	1	19	20						
	12/8/2009	65	10	15%	4	6	9					1	
Lytle	3/10/2009	146	28	19%	7	21	24	2			2		
	6/16/2009	135	32	24%	11	21	24	6	2			1	
	9/15/2009	135	37	28%	19	18	29	7			1	3	1
	12/1/2009	93	25	27%	10	15	23	1	2				
Maple	3/16/2009	49	15	31%	7	8	13		1	1			
	7/13/2009	40	9	23%	5	4	7	2					
	11/23/2009	38	10	26%	3	7	10						
Mill Falls	6/9/2009	63	12	19%	5	7	12						1
	12/8/2009	53	10	19%	5	5	10						2
Minneapolis	2/28/2009	105	22	21%	3	19	13	5			4		
	4/7/2009	83	16	19%	5	11	9	4	1		2	1	
	7/18/2009	145	28	19%	7	21	18	9		1			
	9/22/2009	95	26	28%	8	18	17	7		1	1	1	2
	12/5/2009	84	20	24%	5	15	10	8	1	1			
North St. Paul	2/14/2009	110	25	23%	10	15	10	7	3	1	4		
	3/14/2009	142	41	29%	14	27	31	8			2		
	5/9/2009	115	26	23%	7	19	18	6	1		1		
	7/11/2009	82	18	22%	8	10	16	2					
	7/18/2009	-	1	100%	0	1			1				
	9/12/2009	131	41	32%	6	35	29	6	2		4		
	10/3/2009	122	26	22%	12	14	21	3	1		1		
	10/21/2009	119	32	27%	11	12	24	2	1	1	4		
	11/14/2009	109	36	33%	14	22	20	10	1		2	2	

Class Location	Date of Class	Total Expected	Total Participating	% Participating	# of Males	# of Females	Caucasians	African Americans	Hispanic Americans	Native Americans	Asian Americans	Other	Non-readers
Virginia	2/17/2009	40	8	20%	3	5	7			1			
	5/19/2009	38	8	21%	2	6	6	1		1			
	8/18/2009	33	6	18%	4	2	4	2					
	12/3/2009	37	6	17%	3	3	6						
Wagon	3/31/2009	49	10	20%	3	7	10					1	
	6/20/2009	53	2	4%	0	2	2						
	9/15/2009	85	18	22%	4	14	14	1	2	1			
	12/12/2009	46	14	30%	4	10	13		1			1	
TOTAL 2009	82 classes	6476	1495	23%	540	949	###	##	44	30	54	41	13
2010													
Cambridge	3/8/2010	70	13	19%	4	9	12	1					
	6/7/2010	54	10	19%	3	7	8		1	1			
	9/13/2010	63	19	30%	11	8	19						
	12/6/2010	32	6	18%	4	2	6						
Champion	3/13/2010	117	21	18%	5	16	15	5		1			
	6/15/2010	112	31	28%	13	18	28	3					2
	8/28/2010	118	30	26%	10	20	27	3					
	10/12/2010	66	18	27%	5	13	13	2	1		2		
	12/11/2010	68	2	3%	0	2	2						
Edin	2/20/2010	87	21	24%	6	15	9	6		1	5	4	
	5/15/2010	55	13	24%	1	12	10	2			1		
	8/7/2010	41	10	24%	3	7	6	3			1		
	11/6/2010	39	9	23%	3	6	6	2			1		
Forest Falls	3/1/2010	42	7	17%	4	3	7						
	7/13/2010	62	13	21%	5	8	12	1					
	11/8/2010	62	12	19%	4	8	11		1				
Granite Falls	4/12/2010	56	17	30%	8	9	16	1					1
	8/16/2010	55	10	19%	6	4	8				2	1	1
	11/29/2010	33	2	6%	1	1	2						

Class Location	Date of Class	Total Expected	Total Participating	% Participating	# of Males	# of Females	Caucasians	African Americans	Hispanic Americans	Native Americans	Asian Americans	Other	Non-readers
Herrington	3/16/2010	65	13	19%	6	7	11			1	1		
	6/15/2010	67	9	13%	4	5	8			1			
	9/14/2010	53	15	28%	6	9	13	1		1			1
	12/7/2010	53	12	23%	3	9	9			3			
Kenilworth	2/22/2010	74	19	26%	5	14	18	2					
	4/26/2010	67	16	24%	6	10	11	3			2		
	7/12/2010	48	7	15%	4	3	5		1			1	
	9/27/2010	48	14	29%	6	8	10	3				1	
	11/15/2010	33	10	30%	5	5	9			1			
Kenilworth	4/12/2010	39	8	21%	5	3	7		1				
	9/20/2010	26	8	31%	4	4	7		1				
Kenilworth	4/6/2010	34	12	35%	3	9	11			1			
	8/3/2010	45	10	22%	6	4	10						
	11/30/2010	49	3	6%	2	1	3						
Kenilworth	2/13/2010	130	37	29%	15	22	17	12	3	1	4	3	
	3/13/2010	119	33	28%	11	22	27	1		1	4		1
	4/10/2010	110	35	32%	8	27	27	6			2		
	6/5/2010	126	30	24%	11	19	17	7	2		4	1	
	7/24/2010	115	42	37%	10	32	33	7			2	1	
	9/18/2010	77	27	35%	9	18	21	2			3	1	
	11/13/2010	66	14	21%	4	10	10			1	3		
Minneapolis	3/27/2010	117	33	28%	23	14	7	4	2	5	1		
	6/1/2010	74	16	22%	5	11	9	9			2		
	8/14/2010	61	13	22%	2	11	8	3			2		
	10/5/2010	41	8	20%	3	5	5	2			1		
	12/4/2010	41	10	24%	5	5	3	4	1	1	1		
Orona	3/27/2010	80	19	24%	9	10	16	1	1			1	
	6/12/2010	48	12	25%	3	9	12						
	9/11/2010	38	10	26%	4	6	8	1	1			1	1
	12/4/2010	41	3	7%	0	3	3						

Class Location	Date of Class	Total Expected	Total Participating	% Participating	# of Males	# of Females	Caucasians	African Americans	Hispanic Americans	Native Americans	Asian Americans	Other	Non-readers
Blue Ridge	3/25/2010	15	5	34%	2	3	4		1				
	9/23/2010	21	4	19%	1	3	4						
Blue City	4/13/2010	31	8	26%	3	5	7			1			
	10/19/2010	33	4	12%	2	2	3			1			
Blue Ridge	2/9/2010	43	7	17%	3	4	6				1		
	5/18/2010	47	9	20%	1	8	8			1			
	8/24/2010	36	8	23%	6	2	8						
	11/9/2010	18	1	5%	1	0	1						
Blue Ridge	3/23/2010	77	17	22%	3	14	16				1		
	6/14/2010	58	15	26%	3	12	9		1	1	1	3	
	9/28/2010	33	10	30%	3	7	9			1		1	
	11/30/2010	16	3	19%	2	1	3						
Blue Ridge Falls	3/30/2010	34	11	32%	7	4	10		1				1
	7/27/2010	38	8	21%	2	6	7					1	
	11/30/2010	23	2	8%	1	1	2						
Blue Ridge	5/4/2010	52	14	27%	6	8	12			2			
	8/18/2010	35	11	32%	5	6	11						
	12/14/2010	31	9	29%	7	2	9						
Blue Ridge	3/16/2010	35	10	29%	4	6	10						
	7/31/2010	54	15	28%	4	11	13				2		
	12/7/2010	43	7	17%	1	6	7						
Totals - 2010	70 classes	3990	940	24%	350	594	731	97	19	27	49	20	8