

**TITLE 6: CRIMES AND CRIMINAL PROCEDURE**  
**DIVISION 1: CRIMES AGAINST THE PERSON**

**§ 1704. Misuse of Credit Cards and Issuance of Bad Checks.**

(a) A person commits an offense if he or she misuses a credit card to obtain valuable property or services from one or more persons or businesses.

(b) A person misuses a credit card if he or she uses a credit card for the purpose of obtaining property or services with knowledge that:

- (1) The card is stolen or forged; or
- (2) The card has been revoked or cancelled; or
- (3) For any other reason the use of the card is unauthorized by the issuer.

(c) A person who issues or passes a check or similar sight order for the payment of money, knowing that it will not be honored by the drawee, commits an offense. For the purposes of this section as well as in any prosecution for theft committed by means of a bad check, an issuer is presumed to know that the check or order (other than a postdated check or order) would not be paid, if:

- (1) The issuer had no account with the drawee at the time the check or order was issued; or
- (2) Payment was refused by the drawee for lack of funds, upon presentation within 30 days after issue, and the issuer failed to make good within 10 days after receiving notice of that refusal; or
- (3) For any other reason the use of the cards is unauthorized by the issuer.

(d) A person convicted under this section may be punished as provided in 6 CMC § 1601(b).

**Source:** PL 3-71, § 1 (§ 444).