

CERTIFIED DEMAND NOTICE

Date: _____

To: _____

Check dated: _____ Amount \$ _____

Drawn on (Name of bank & address) _____

Made payable to: _____

Bearing signature of _____

Has been refused payment because of _____insufficient funds _____ account closed

Check amount \$ _____
Bank charge \$ _____
Certified mail \$ _____
Total \$ _____

Demand is hereby made upon you for the immediate payment of above costs.

IOWA CHECK LAW

If a person makes, utters, draws, delivers or gives any check, share draft or written order, on a bank, credit union, person or corporation, and obtains property or service in exchange therefore, if the person knows that such check, share draft or written order will not be paid when presented.

Whenever the drawee of such instrument has refused payment because of insufficient funds, and the maker has not paid the holder of the instrument the amount due within 10 days of the maker's receipt of the notice from the holder that payment has been refused by the drawee, the court or jury may infer from such facts that the maker knew that the instrument would not be paid on presentation. Notice of refusal of payment shall be by personal service in the manner prescribed for serving persons notices.

Whenever the drawee of such instrument has refused payment because of no account with the drawee, the court jury may infer from such fact that the maker knew the instrument would not be paid when presented.

PENALTIES

Iowa Code Section 714.2, 902.9, and Section 903.1, provide as follows:

Exceeding \$10,000.00 is Class C felony, punishable by 10 years imprisonment, or fine of at least \$1,375.00 but not more than \$13,660.00, or both.

Exceeding \$1,500.00 but not exceeding \$10,000.00 is a Class D felony, punishable by 5 years imprisonment, or a fine of at least \$1,025.00, but not more than \$10,245.00, or both.

Exceeding \$750.00 but not exceeding \$1,500.00 is an Aggravated Misdemeanor, punishable by two years imprisonment, or a fine of at least \$855.00, but not more than \$8,540.00, or both.

Exceeding \$300.00 but not exceeding \$750.00 is a Serious Misdemeanor, punishable by one year imprisonment, or a fine of up to \$2,560.00, or both. There is a minimum fine of \$430.00.

Not exceeding \$300.00 is a Simple Misdemeanor, punishable by imprisonment of 30 days, or a fine of at least \$105.00, but not exceeding \$855.00.