

Re: Check #_____

Dear

A check, draft, or order for payment of money drawn by you for \$_____ was returned to us dishonored for:

XXXX Insufficient funds

_____ No account

This notice is a formal demand for payment of the full amount of the dishonored check, draft, or order plus a processing fee of \$25.00 for a total amount of \$_____. If you pay this total amount within 7 days, excluding weekends and holidays, after the date this notice was mailed, no further civil action will be taken against you.

If you do not pay the \$_____ as requested above, but within 30 days after the date this notice was mailed you pay the amount of the dishonored check, draft, or order plus a \$35.00 processing fee, for a total amount of \$_____, no further civil action will be taken against you.

If you fail to pay either amount indicated above, we will be authorized by state law to bring a civil action against you to determine your legal responsibility for payment of the check, draft, or order and civil damages and costs allowed by law. If you dispute the dishonoring of this check, draft, or order, you should also contact your bank or financial institution immediately.

Sincerely,