

*CERTIFIED NOTICE*

TO: \_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Check dated: \_\_\_\_\_ Amount \$ \_\_\_\_\_

Drawn on \_\_\_\_\_

Name and address of bank:

Made payable to: \_\_\_\_\_

Bearing signature of \_\_\_\_\_

Has been refused payment because of \_\_\_\_\_

Check \$ \_\_\_\_\_

Check charges \$ \_\_\_\_\_

Certification: \$ \_\_\_\_\_

Total: \$ \_\_\_\_\_

Very truly yours,

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

*THE 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 on presentation.

*PENALTIES*

Iowa Code Section 714.02, 902.9(3) & (4), and Section 903.1(1) & (2), respectively provide as follows:

Exceeding \$10,000.00 is a Class C Felony, punishable by 10 years imprisonment, or a fine of at least \$500.00, but not more than \$10,000.00, or both.

Exceeding \$1,000.00 but not exceeding \$10,000.00 is a Class D Felony, punishable by 5 years imprisonment, or a fine of at least \$500.00 but not more than \$7500.00, or both.

Exceeding \$500.00 but not exceeding \$1,000.00 is an Aggravated Misdemeanor, punishable by 2 years imprisonment, or a fine of at last \$500.00, or both. There is a minimum fine of \$500.00.

Exceeding \$100.00 but not exceeding \$500.00 is a Serious Misdemeanor, punishable by one year imprisonment or a fine of up to \$1,000.00, or both. There is a minimum fine of \$250.00.

Not exceeding \$100.00 is a Simple Misdemeanor, punishable by imprisonment of 30 days, or a fine of at least \$50.00, but not exceeding \$100.00.