

Sample Demand Letter

Victims of dishonored checks are required to make at least one attempt to notify a check writer to demand payment of a dishonored check that is returned. **This must be done by mail. The check writer must then be given ten (10) days to respond.** If, after that time, the matter has not been resolved, the check can be referred to the Check Enforcement Program. See the Program Guidelines for more details on referring a check.

The sample demand letter below is suitable to send the check writer. The language of the letter conforms to the requirements of the California Statutes.

Note: Victims of dishonored checks must not make any threats of prosecution (written or oral) to enforce or enhance the collection or honoring of the check.

1 Be sure to date the letter.

2 You can vary this text, but the text of a demand letter should "substantially conform to" this wording.

3 You may require your usual, posted fee amount. Please note that the Check Enforcement Program can only collect up to \$15 of any fees imposed by your bank.

Keep a copy of the letter for your files.

If it is returned as undeliverable, you should enclose the undelivered letter when you submit the check to the Check Enforcement Program.

◆ In the event you contact the check writer by phone, you should document your conversation.

You are free to discuss the matter with the check writer, but remember to avoid threats of prosecution.

(Company Letterhead)

1 Date

Check writer
Address
City, State Zip

Re: Notice of Dishonored Check

2 You are hereby notified that check number (ck #), issued by you on (date of check) drawn on (name of bank), and payable to (name of your business), has been dishonored.

3 You have ten (10) days from the date of this notice to tender payment to the full amount of the check plus a fee of (\$) to the undersigned at (business mailing address)

You are further notified that in the event the above amount is timely paid in full, you will not be subject to legal proceedings, civil or criminal.

Sincerely,

(Signed)
(Phone number)