

Dear (name of hot check writer)

Your check # _____ dated _____, in the amount of _____ has been returned marked "insufficient funds" (or other reason marked on the check by the bank).

This is a demand for payment in full for a check or order not paid because of a lack of funds or insufficient funds. If you fail to make payment in full within 10 days after the date of receipt of this notice, the failure to pay creates a presumption for committing an offense, and this matter may be referred for criminal prosecution. You have 10 days from receipt of this letter to bring payment in cash, cashier's check or money order for the amount of the check plus a \$30.00 charge for handling.