

# Sample "Bad Check" Demand Letter

Send certified mail.

Date: \_\_\_\_\_ (write date here)

\_\_\_\_\_ (write name of person that wrote the bad check here)

\_\_\_\_\_ (write address of person that wrote the bad check here)

Dear \_\_\_\_\_: (write name of person that wrote the bad check here)

The check you wrote for \$\_\_\_\_\_, dated \_\_\_\_\_, which was made payable to \_\_\_\_\_ (write your/payee's name here), was returned by \_\_\_\_\_ (write name of bank) because \_\_\_\_\_ (account was closed OR the account had insufficient funds).

Unless full payment of the check is received by cash within 30 days after the date this demand letter was mailed, together with \$\_\_\_\_\_ in bank fees (write amount charged by your bank to process the bad check, not more than \$25 for the first bad check or \$35 per check for other bad checks), and \$\_\_\_\_\_, the cost of mailing this demand letter by certified mail, I will file a small claims court claim against you.

The claim will also request damages for the amount of the check, \$\_\_\_\_\_, plus \$\_\_\_\_\_ damages assessed at three times the amount of the check (calculated by starting with a minimum penalty of \$100 up to a maximum penalty of \$1,500, under California Civil Code section 1719), for a total claim of \$\_\_\_\_\_ against you.

You may wish to contact a lawyer to discuss your legal rights and responsibilities.

Please send your payment to:

\_\_\_\_\_ (write your name here)

\_\_\_\_\_ (write your address and phone number here)

\_\_\_\_\_ (sign your name here)