

CERTIFIED NOTICE

TO: _____ DATE: _____

CHECK DATED: _____ IN THE AMOUNT OF \$ _____

DRAWN ON _____

(NAME AND ADDRESS OF BANK) _____

MADE PAYABLE TO: _____
BEARING THE SIGNATURE OF _____
HAS BEEN REFUSED PAYMENT BECAUSE OF _____

CHECK: _____ VERY TRULY YOURS,
CHECK CHARGES: _____
CERTIFICATION: _____ ADDRESS: _____
TOTAL: _____

THE IOWA CHECK LAW
Iowa Code Section 714.1(6)

If a person makes, utters, draws, delivers, or gives any check, share draft, draft, or written order on any bank, credit union, person or corporation, and obtains property, the use of property, including rental property, or service in exchange therefore. If the person knows that such check, share draft, draft, or written order will not be paid when presented.

Whenever the drawee of such instrument has refused payment because of the insufficient funds, and the maker has not paid the holder of the instrument the amount due thereon within ten 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 certified mail, or personal service in the manner prescribed for serving original notices.

Whenever the drawee of such instrument has refused payment because no account with the drawee, the court or jury may infer from such fact that the maker knew the instrument would not be paid on presentation.

THE PENALTIES

IOWA CODE SECTIONS 714.2, 902.9(3)&(4), and SECTIONS 903.1 (1)&(2) respectively provide as follows:

Exceeding TEN THOUSAND DOLLARS is a CLASS C FELONY, punishable by TEN YEARS IMPRISONMENT, or a fine of at least ONE THOUSAND DOLLARS but not more than TEN THOUSAND DOLLARS.

Exceeding ONE THOUSAND DOLLARS but not exceeding TEN THOUSAND DOLLARS is a CLASS D FELONY, punishable by FIVE YEARS IMPRISONMENT, or a fine of at least SEVEN HUNDRED FIFTY DOLLARS but not more than SEVEN THOUSAND FIVE HUNDRED DOLLARS.

Exceeding FIVE HUNDRED DOLLARS but not exceeding ONE THOUSAND DOLLARS in an AGGRAVATED MISDEMEANOR punishable by TWO YEARS IMPRISONMENT or a fine of at least SIX HUNDRED TWENTY FIVE DOLLARS, but not exceeding SIX THOUSAND TWO HUNDRED FIFTY DOLLARS.

Exceeding TWO HUNDRED DOLLARS but not exceeding FIVE HUNDRED DOLLARS is a SERIOUS MISDEMEANOR punishable by ONE YEAR IMPRISONMENT or a fine of at least THREE HUNDRED FIFTY DOLLARS, but not exceeding ONE THOUSAND EIGHT HUNDRED SEVENTY FIVE DOLLARS.

Not exceeding TWO HUNDRED DOLLARS is a SIMPLE MISDEMEANOR, punishable by IMPRISONMENT OF THIRTY DAYS and/or a fine of at least SIXTY FIVE DOLLARS but not exceeding SIX HUNDRED TWENTY FIVE DOLLARS.