

**NOTICE OF REFUSAL OF PAYMENT OF CHECK BY DRAWEE AND DEMAND FOR PAYMENT**

To: \_\_\_\_\_ Date: \_\_\_\_\_

You are hereby notified that a check dated \_\_\_\_\_, 20\_\_\_\_ in the amount of \$ \_\_\_\_\_ drawn by you on \_\_\_\_\_ Bank has been refused payment by the bank because of \_\_\_\_\_.

Demand is hereby made upon you for the immediate payment of the above-identified check.

Your attention is directed to a portion of the Iowa Law concerning checks, See below.

Check # _____	_____
	Name of Holder
	_____
	Address
	_____

**CRIMINAL CODE OF IOWA, CHAPTER 714-THEFT**

Section 714.1, Theft defined: A person commits theft when the person does any of the following:

- (6) Make, utters, draws, delivers, or gives any check, share draft, draft, or written order on any bank, credit union, person or corporation, and obtains property or services in exchange therefor, 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 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 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 by personal service in the manner prescribed for serving original notices.**

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

**CERTIFICATE OF MAILING NOTICE**

The undersigned states that on the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, he personally mailed to the above named person the above Notice by Certified mail, such notice being mailed in a sealed envelope with proper postage thereon, addressed to the said person at said person's last known Post Office addresses, by depositing the same on said date in a United States Post Office mail receptacle in \_\_\_\_\_ County, Iowa. I certify under penalty of perjury and pursuant to laws of the State of Iowa that the preceding is true and correct.

\_\_\_\_\_

Retain copy showing certification of mailing or return of service by endorsement.