

Sample Demand Letter

Victims of bad checks are required to make at least one attempt to notify a check writer to demand payment of the bad check. **This can be done by certified 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 District Attorney's Office.

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.

Be sure to date the letter.

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

You may require your usual, posted fee amount. However, when you submit the check to the Check Enforcement Program we enforce a fee to compensate you for any bank charges you incur because of the bad check.

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.

Calling the check writer:

In the event you contact the check writer by phone, you should give essentially the same information as shown in this sample letter.

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

Calling the check writer does not remove the requirement to notify them by certified mail.

(Company letterhead)

Check writer _____ Date _____
Address _____
City, State Zip _____

Re: Notice of Dishonored Check

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

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

_____.

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

Sincerely,

(Signed)

ME_CMB Guide 0404

FOR MORE INFORMATION

If you have questions about the Program or any of the dishonored checks you have referred, call us toll free at **1-888-771-0205**. You may also contact the Program on the web at: **hotchecks.net/Cumberland**. We will do our best to make sure your dishonored checks are handled efficiently and promptly.

Cumberland County District Attorney's Check Enforcement Program

142 Federal Street • Portland, ME 04101