

Date: MM/DD/YYYY

To:

Dear:

You are hereby notified that the check described below issued by you has been returned to us unpaid:

Check Date:

Check Number:

Amount:

Originating Institution:

*Reason for Dishonor:

*As marked on the check by the originating institution.

In accordance with Section 7-15-1, Utah Code Annotated, you are liable for this check together with a service charge of \$20, which must be paid to the undersigned.

If you do not pay the check amount and the \$20 service charge within 15 calendar days from the day on which this notice was mailed, you are required to pay within 30 calendar days from the day on which this notice is mailed the following amounts:

1. The check amount;
2. The \$20 service charge; and,
3. Collection costs of \$20.

If you do not pay the check amount, plus the \$20 service charge, plus the \$20 collection costs within 30 calendar days from the day on which this notice was mailed, in accordance with section 7-15-1, Utah Code Annotated, an appropriate civil legal action may be filed against you for:

1. the check amount;
2. interest;
3. court costs;
4. attorney's fees;
5. actual costs of collection as provided by law; and,
6. damages in an amount equal to the greater of \$100 or triple the check amount, except that damages may not exceed the check amount by more than \$500.

In addition, the criminal code provides in Section 76-6-505, Utah Code Annotated, that any person who issues or passes a check for the payment of money, for the purpose of obtaining from any person, firm, partnership, or corporation, any money, property, or other thing of value or paying for any services, wages, salary, labor, or rent, knowing it will not be paid by the drawee and payment is refused by the drawee, is guilty of issuing a bad check.

The civil action referred to in this notice does not preclude the right to prosecute under the criminal code of the State of Utah.

Your failure to pay debts owed the state may result in the state taking your state income tax refund or vender payment and applying it against the debt owed.