## Demand Letter on NSF Check

The penalties for writing an NSF check can be severe. If your company seeks re-payment of the NSF check in accordance with Louisiana statutes, it will be positioned to take advantage of these penalties, applying great pressure to the party who wrote the NSF check to make payment.

The following is a sample template letter that may be sent after receipt of a NSF check.

### DEMAND LETTER ON NSF CHECK TEMPLATE

Date

To: Name of Debtor

Address of Debtor

City, State, Zip of Debtor

Re: Your Company v. Name of Debtor

Amount Due: $\_\_\_\_\_\_\_\_\_\_\_

**SENT VIA U.S. CERTIFIED MAIL**

**PARCEL NUMBER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**& US FIRST CLASS MAIL**

Dear Debtor:

You are hereby notified that a check number \_\_\_\_\_ issued by you on \_\_\_/\_\_\_\_/\_\_\_\_\_\_\_ drawn on \_\_\_\_\_\_\_\_\_\_\_\_\_\_(Bank Name) and payable to \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ has been dishonored.

Pursuant to Louisiana law, you have fifteen (15) working days from receipt of this notice to tender payment in full of the amount of the check plus a service charge of $25.00 or 5% of the amount of the check, whichever is greater, the total amount due being $\_\_\_\_\_\_\_\_\_\_.

Unless this amount is paid in full within fifteen (15) working days, the holder of check may file a civil action against you for two times the amount of the check, or $100, whichever is greater, plus any court costs and reasonable attorneys' fees incurred in taking this action. *See* Louisiana Revised Statute Ann §§ 9:2782.

In order to avoid the substantial additional costs and consequences associated with issuing worthless checks, please immediately redeem this check by delivering us a cashier's or certified check or money order in the amount indicated.

Sincerely,

YOUR COMPANY

Your Name