

Transportation Debt Collection Services

Collection Problems, Call Us Today 800.770.2827



BAD CHECK LAWS BY STATE

Need Assistance Call: 800.770.2827

ALABAMA

BAD CHECK LAWS (CIVIL PENALTY) - Actual Bank charges

ALASKA

BAD CHECK LAWS (CIVIL PENALTY) - Damages in amount equal to \$100 or triple the amount of the check whichever is greater. But no more than \$1000 over the amount of the checks.

*** ARIZONA**

BAD CHECK LAWS (CIVIL PENALTY) - Twice the amount of check, costs of suit, reasonable attorney fees.

ARKANSAS

BAD CHECK LAWS (CIVIL PENALTY) - Twice the amount of check - prior to double charge - can start out with \$15 charge per NSF check after 30 days.

*** CALIFORNIA**

BAD CHECK LAWS (CIVIL PENALTY) - Amount due, Treble damages - minimum \$100 maximum \$1500 per check

COLORADO

BAD CHECK LAWS (CIVIL PENALTY) - Treble Damages & Reasonable Fees

CONNECTICUT

BAD CHECK LAWS (CIVIL PENALTY) - Personal liability of signatory on corporate claims unless signed in corporate capacity.

DELAWARE

BAD CHECK LAWS (CIVIL PENALTY) - Amount due, cost of suit, protest fees

DISTRICT OF COLUMBIA

BAD CHECK LAWS (CIVIL PENALTY) - Amount Due - Protest Fees

FLORIDA

BAD CHECK LAWS (CIVIL PENALTY) - After 30 day demand-treble amount in addition to amount owed, bank & court costs & reasonable attorney fees.

GEORGIA

BAD CHECK LAWS (CIVIL PENALTY) - After 10 day written demand double damages up to \$500 and service charge of \$20 or 5%, whichever is greater.

HAWAII

BAD CHECK LAWS (CIVIL PENALTY) - Damages equal to \$100 or triple amount of check, not to exceed \$500.

*** IDAHO**

BAD CHECK LAWS (CIVIL PENALTY) - Triple amount of check up to \$500 over the check amount

ILLINOIS

BAD CHECK LAWS (CIVIL PENALTY) - Triple check amount up to \$500, attorney fees & court costs.

INDIANA

BAD CHECK LAWS (CIVIL PENALTY) - Triple check amount up to \$500 over check amount + attorney fees & interest upto 18% per annum or 25% of triple check amount + attorney tees and interest at 8% per annum.

IOWA

BAD CHECK LAWS (CIVIL PENALTY) - Triple check up to \$500 over check amount

KANSAS

BAD CHECK LAWS (CIVIL PENALTY) - Three times check amount not exceeding the check amount, \$500 or \$100 whichever is greater plus attorney tees

KENTUCKY

BAD CHECK LAWS (CIVIL PENALTY) - N/A

LOUISIANA

BAD CHECK LAWS (CIVIL PENALTY) - After 30 day written demand (certified or registered), twice check amount Attorney fees & court costs.

MAINE

BAD CHECK LAWS (CIVIL PENALTY) - Amount due, court costs, service costs & collection costs

MARYLAND

BAD CHECK LAWS (CIVIL PENALTY) - After 30 day written notice, amount due, \$25 fee, twice check amount up to \$1000. (At the discretion of the court.) Applies to COD sales only.

MASSACHUSETTS

BAD CHECK LAWS (CIVIL PENALTY) - Amount due, costs of suit, protest fees Additional damages \$100 - \$500 can be assessed.

MICHIGAN

BAD CHECK LAWS (CIVIL PENALTY) - Twice the amount of check - not to exceed \$500. Retail Claims - Notice Requirements.

MINNESOTA

BAD CHECK LAWS (CIVIL PENALTY) - Amount due, \$100 penalty, judgment interest rate, reasonable attorneys fees (if check over \$1250), \$15 service charge.

MISSISSIPPI

BAD CHECK LAWS (CIVIL PENALTY) - On checks \$100 or more - not more than \$1000 fee + court may impose fee of no more than 85% of the check value. Criminal penalties & restitution apply.

MISSOURI

BAD CHECK LAWS (CIVIL PENALTY) - Three times face amount owed plus attorney's fees.

MONTANA

BAD CHECK LAWS (CIVIL PENALTY) - \$100 minimum or 3 times face value up to \$ 500 plus face value of check and under UCC the value of the check plus \$30 service charge per check,

NEBRASKA

BAD CHECK LAWS (CIVIL PENALTY) - Amount due, costs, protest fees

NEVADA

BAD CHECK LAWS (CIVIL PENALTY) - Amount due, protest fees three times check amount not more than \$500, or less than \$100.

NEW HAMPSHIRE

BAD CHECK LAWS (CIVIL PENALTY) - Amount due, interest, court costs, reasonable attorneys' fees & \$10 per business day (max \$500). If statutory notice is sent. (RSA 544-B)

NEW JERSEY

BAD CHECK LAWS (CIVIL PENALTY) - Face amount of the check plus 3x the face value of the check, with the civil penalty not to exceed \$500.

NEW MEXICO

BAD CHECK LAWS (CIVIL PENALTY) - Amount due, triple damages up to \$500 per check. Complex requirements need to be met.

NEW YORK

BAD CHECK LAWS (CIVIL PENALTY) - Face value of check plus two times check amount up to a maximum of \$400 on NSF or \$750 on "no account" (Demand prescribed by law). GEN.OB.1.1-104.

NORTH CAROLINA

BAD CHECK LAWS (CIVIL PENALTY) - 30 day written demand lesser of \$500 or 3x check amount, but not less than \$100

NORTH DAKOTA

BAD CHECK LAWS (CIVIL PENALTY) - Amount due, collection fees of \$25, and civil penalty by civil action for lesser of \$200 or 3x check. Effective 08/01/01.

OHIO

BAD CHECK LAWS (CIVIL PENALTY) - The greater of \$200 or three times the amount of check and attorney fees (no maximum)

OKLAHOMA

BAD CHECK LAWS (CIVIL PENALTY) - N/A

OREGON

BAD CHECK LAWS (CIVIL PENALTY) - Can recover reasonable attorney fees & statutory damages of three times the amount of the NSF check or \$500 maximum if demand letter is sent to debtor 30 days before suit is filed.

PENNSYLVANIA

BAD CHECK LAWS (CIVIL PENALTY) - N/A

PUERTO RICO

BAD CHECK LAWS (CIVIL PENALTY) - See articles 1851-1856 of the Puerto Rico Penal Code regarding bad check laws.

RHODE ISLAND

BAD CHECK LAWS (CIVIL PENALTY) - Amount of check, \$25 fee & treble damage up to \$1000

SOUTH CAROLINA

BAD CHECK LAWS (CIVIL PENALTY) - Court costs amount of check & damages up to \$500 or 3x check amount whichever is smaller. See SC Code Section 34-11-90 for requirements to collect damages.

SOUTH DAKOTA

BAD CHECK LAWS (CIVIL PENALTY) - N/A

TENNESSEE

BAD CHECK LAWS (CIVIL PENALTY) - N/A

TEXAS

BAD CHECK LAWS (CIVIL PENALTY) - N/A

UTAH

BAD CHECK LAWS (CIVIL PENALTY) - Certified statutory bad check notice must be sent. Amount due, interest, court costs, reasonable attorney's fees, plus damage equal to greater of \$100 or three times check amount (not to exceed check amount plus \$500)

VERMONT

BAD CHECK LAWS (CIVIL PENALTY) - Court costs, amount of check, attorney's fees, damage of \$50. (Notices required)

VIRGINIA

BAD CHECK LAWS (CIVIL PENALTY) - Lesser of \$250 or three times check amount

WASHINGTON

BAD CHECK LAWS (CIVIL PENALTY) - Interest at rate specified in instrument or, if no specified rate, 12% interest plus collection costs up to \$40. If taken to court, reasonable attorney's fees, 3 x value, or up to \$800. Have 6 years to enforce a bad check.

WEST VIRGINIA

BAD CHECK LAWS (CIVIL PENALTY) - Amount due, service charge up to \$10. If check is under \$500.00 = misdemeanor. Over \$500.00 = felony.

WISCONSIN

BAD CHECK LAWS (CIVIL PENALTY) - Amount of check plus actual damages + exemplary damages up to three times value of check. Limited to \$300

WYOMING

BAD CHECK LAWS (CIVIL PENALTY) - Three times amount of check but not less than \$100 plus collection fee of \$30

***Denotes States having community property laws.**

Important: This information is provided as reference only not legal advice. These are not comprehensive statutes and therefore CTAS and subsidiaries disclaims any liability resulting from reliance by any party upon the legality and accuracy of the contents thereof.