

# EXAMPLE OF THE 10 DAY LETTER

CERTIFIED MAIL/RETURN RECEIPT REQUESTED

January 1, 2009

Mr. Hot Check Writer  
Address  
City, State, Zip

Dear Sir/Madame:

The Victoria Bank & Trust Company marked your check #1201 in the amount of \$300.00  
**“INSUFFICIENT FUNDS” OR “ACCOUNT CLOSED”.**

This is a demand for payment in full for a check or order not paid because of lack of funds or insufficient funds.. If you fail to make payment in full within 10 days after the date of receipt of this notice, the failure to pay creates a presumption for committing an offence, and this matter may be referred for criminal prosecution.

Sincerely,

Your Name

Check Number 1201  
Check Amt. \$300.00  
Merchant Fee \$30.00  
**Total \$330.00**