



OFFICE OF THE SHERIFF IREDELL COUNTY

PHILLIP H. REDMOND ★ SHERIFF

Worthless Check Guidelines

Items you must furnish to the magistrate or officer.

1. Original check returned by the bank or a legible copy of the check.
2. Copy of the 10-Day letter sent to the check writer.
3. Certified Mail Receipt

Checks not eligible for prosecution.

Checks that do not show payee, date, amount, or signature.

Checks not written or passed in Iredell County.

Third Party Checks.

How it works

The check taker first attempts to collect for the check by sending a certified letter to the check writer, giving him/her 10 days to respond.

If the check is for \$2,000.00 or less take the above mentioned items to the magistrate and submit for processing into the court system.

If the check is for more than \$2,000.00 then contact law enforcement to make a report and provide the above listed items to the reporting officer.

Attached is a copy of a sample letter that could be used to satisfy the 10-day letter criteria. Fill in the blanks with the related information and then mail via certified mail. Remember to retain a copy of the letter for your records in case prosecution in court becomes necessary.

Date: _____

Dear _____:

Your check number _____ was returned from the bank marked :

Insufficient Funds

Closed Account

Other

**We hereby demand payment in full for the check amount of
\$ _____ plus \$ _____ for the return check charge and \$ _____
bank fee charge within ten (10) days from the date of this letter.**

We hope to receive this money immediately.

Sincerely,