

# Directions for Collecting on Dishonored Checks

1. The Demand for Payment form **may not** be used if the check is currently held by a collections agency / collections service. The check must have been returned from the collections agency / collections service as unpaid.
2. Complete a cover letter to include with the Demand for Payment form. A sample cover letter is provided on the Renville County Sheriff's Office webpage at [www.renvillecountymn.gov/sheriff](http://www.renvillecountymn.gov/sheriff) . The items in *italics* should be replaced with the appropriate information.
3. Complete the Notice and Demand for Payment of Dishonored Check form. Each box required to be completed has help text to aid in completing the form.
4. Per Minnesota State Statute 604.113, a maximum service charge of \$30.00 may be imposed. *However, statute requires a 'Returned Check Service Fee' notice be conspicuously displayed on the premises when the check was issued / presented.*
5. Once you have completed the documents, photocopy and maintain the copied documents.
6. Send the documents, along with a photocopy of Minnesota State Statute 609.535, a photocopy of Minnesota State Statute 604.113, and a photocopy of the dishonored check via certified mail, return receipt requested, or by regular mail, supported by an Affidavit of Service by mailing, to the address printed or written on the check. An Affidavit of Service by Mail is not required when sending via certified mail. If completing an Affidavit of Service, the court file number is not required and the type of case is 'Dishonored Check'.
7. When received, the account holder has five (5) business days to satisfy the debt. If not satisfied within five (5) business days, provide photocopies of the following to your local police department or Renville County Sheriff's Office:
  - Cover Letter
  - Notice and Demand for Payment of Dishonored Check form
  - Dishonored Check
  - Certified Mail Receipt
  - Certified Mail Return Receipt
8. If you have any questions in completing the documents, please call your local police department or the Renville County Sheriff's Office.

---

*For Counter-Style / New Account checks, Minnesota Statute 604.113, Subdivision 4 states the following:*

*The check is prima facie evidence of the identity of the issuer if the person receiving the check:*

- a) *records the following information about the issuer on the check, unless it is printed on the face of the check:*
  - 1) *name;*
  - 2) *home or work address;*
  - 3) *home or work telephone number; and*
  - 4) *identification number issued pursuant to section 171.07;*
- b) *compares the issuer's physical appearance, signature, and the personal information recorded on the check with the issuer's identification card issued pursuant to section 171.07; and*
- c) *initials the check to indicate compliance with these requirements.*