

Alabama.....Not more than the greater of either \$30 or an amount equal to the actual charge by the depository institution. *Ala. Code § 8-8-15 (2009)*.

Alaska.....\$30. *Alaska Stat. § 09.68.115 (2009)*.

Arizona.....\$25, plus any actual charges assessed by the financial institution of the holder, payee or assignee of the holder or payee as a result of the dishonored instrument. *Ariz. Rev. Stat. § 44-6852 (2009)*.

Arkansas.....\$30, plus the amount of any fees charged to the holder of the check by any financial institution as a result of the check not being honored. *S.B. 834 (Ark. 2011)* amending *Ark. Code Ann. § 4-60-103 (2011)*.

California.....\$25 for the first check and a service fee of up to \$35 for each subsequent check to that same payee. *Cal. Civ. Code § 1719 (2009)*.

Colorado.....\$20 posted at point-of-sale and, if the NSF check has been assigned to a licensed collection agency for collection, 20% of the face amount of the check, but not less than \$20. *Colo. Rev. Stat. § 13-21-109 (2009)*.

Connecticut.....\$20, posted or with conspicuous Notice. *Conn. Gen. Stat. § 52-565a (2009)*.

Delaware.....\$40. *Del. Code Ann. Tit. 6, § 1301A (2009)*.

District of Columbia...\$15 or fee prescribed by Mayor, but only for dishonored checks in payment of any tax assessment or fees due to the government of the District of Columbia. *D.C. Code Ann. § 1-333.11 (2009)*.

Florida.....\$25, if the face value does not exceed \$50, \$30, if the face value exceeds \$50 but does not exceed \$300, \$40, if the face value exceeds \$300, or 5% of the face amount of the check, whichever is greater. *Fla. Stat. § 68.065 (2009)*.

Georgia..... \$30 or 5 percent of the instrument, whichever is greater, plus the amount of any fees charged to the holder of the instrument by a bank or financial institution as a result of the instrument not being honored. *Ga. Code Ann. § 13-6-15 (2009)*.

Hawaii.....\$30. *Haw. Rev. Stat. § 490:3-506.5 (2009)*.

Idaho.....\$20 or the face amount of the check, whichever is the lesser, plus 12% interest per annum from the date of dishonor. *Idaho Code § 28-22-105 (2009)*.

Illinois.....\$25 or all costs and expenses including reasonable attorney's fees incurred in collection of check, whichever is greater and interest at rate provided in 815 Ill. Comp. Stat. 205/4(1). *810 Ill. Comp. Stat. 5/3-806 (2009)*.

Indiana.....An amount not to exceed \$20, plus an amount equal to the actual charge by the depository institution for each returned or dishonored instrument. *Ind. Code § 26-1-3.1-502.5 (2009)*.

Iowa.....\$30, posted at place of payment. *Iowa Code § 554.3512 (2009)*.

Kansas..... Not to exceed \$30. *Kan. Stat. Ann. § 60-2610 (2009)*.

Kentucky.....\$50 posted at point-of-sale. *Ky. Rev. Stat. Ann. § 514.040 (2009)*.

Louisiana.....\$25 or 5% of face amount, whichever is greater, posted at the point-of-sale. *La. Rev. Stat. Ann. § 9:2782 (2009)*.

Maine.....Undetermined *

Maryland..... Up to \$35. *Md. Code Ann., Com. Law § 15-802 (2009)*.

Massachusetts.....Undetermined *

Michigan.....\$25 to be paid within 7 days, excluding weekends & holidays, after notice was mailed. If not paid as requested above, but within 30 days after notice was mailed, the service fee is \$35. *Mich. Comp. Laws § 600.2952 (2009)*.

Minnesota.....Not to exceed \$30; posted conspicuously at point-of-sale. *Minn. Stat. § 604.113 (2009)*.

Mississippi.....\$40. *Miss. Code Ann. § 97-19-57 (2009)*.

Missouri..... A reasonable service charge, not to exceed \$25, plus an amount equal to the actual charge by the depository

institution for the return of each unpaid or dishonored instrument. *Mo. Rev. Stat. § 570.120 (2009)*.

Montana.....Not greater than \$30. *Mont. Code Ann. § 27-1-717 (2009)*.

Nebraska.....Undetermined,* but for NSF checks written for the **purchase of goods**, Neb. Rev. Stat. § 2-710 (2008) provides a seller or a person in the position of the seller, one who has become responsible for the price of the goods on behalf of his principal, may assess a buyer for incidental damages incurred as a result of the buyer's breach. Such incidental damages may include any commercially reasonable charges. See *Freyermuth v. Credit Bureau Services, Inc.*, 248 F.3d 767 (8th Cir. 2001).

Nevada.....Not more than \$25. *Nev. Rev. Stat. § 597.960 (2009)*.

New Hampshire.....Not more than \$25 unless otherwise expressly authorized by written agreement with the consumer. *N.H. Rev. Stat. Ann. § 358-C:5 (2009)*.

New Jersey.....Undetermined *

New Mexico.....Undetermined *

New York.....The lesser of the amount agreed upon, if contracted for, or \$20. *N.Y. Gen. Oblig. Law § 5-328 (2009)*.

North Carolina.....Not to exceed \$25. *N.C. Gen. Stat. § 25-3-506 (2009)*.

North Dakota..... Not in excess of \$35. *S.B. 2158 (N.D. 2011)* amending *N.D. Cent. Code §§ 6-08-16 and 6-08-16.2 (2011)*.

Ohio..... Not more than \$30 or 10% of the face amount of the instrument, whichever is greater, plus the amount of any fees charged to the holder of the check by any financial institution as a result of the check not being honored. *Ohio Rev. Code Ann. § 1319.16 (2009)*.

Oklahoma.....Undetermined *

Oregon.....Not to exceed \$35 H.B. 2678 (Or. 2011) amending *Or. Rev. Stat. § 30.701*.

Pennsylvania..... Undetermined,* but upon criminal conviction for passing a dishonored check, \$50 if posted at point-of-sale and interest at legal rate from date of dishonor. *Pa. Stat. Ann. tit. 18 § 4105 (2009)*.

Rhode Island..... \$25. *R.I. Gen. Laws. § 6-42-3 (2009)*.

South Carolina.....\$30. *S.C. Code Ann. § 34-11-70 (2009)*.

South Dakota\$40 plus any applicable sales tax, posted conspicuously at point-of-sale. *S.D. Codified Laws § 57A-3-421 (2009)*.

Tennessee.....An amount not to exceed \$30. *Tenn. Code Ann. § 47-29-102 (2009)*.

Texas.....Maximum of \$30. H.B. 2793 (Tex. 2011) amending *Tex. Bus. & Com. Code Ann. § 3.506*.

Utah.....\$20. *Utah Code Ann. § 7-15-1 (2009)*.

Vermont.....Undetermined *

Virginia.....\$50, plus legal interest from the date of the check and the bad check return fee charged to the holder by his bank. *Va. Code Ann. § 8.01-27.1 (2009)*.

Washington..... Payee may collect reasonable handling fee; when not paid within 15 days, a collection cost not to exceed \$40 or face amount of check, whichever is less and interest at 12% per year from date of dishonor *Wash. Rev. Code § 62A.3-515 (2009)*. Dishonored checks written to or assigned to collection agencies are subject to a reasonable handling fee; when not paid within 33 days, a collection cost not to exceed \$40 or face amount of check, whichever is less and interest at 12% per year from date of dishonor. *Wash. Rev. Code § 62A.3-530 (2009)*.

West Virginia..... Up to \$25. *W. Va. Code § 61-3-39e (2009)*.

Wisconsin.....All reasonable costs and expenses in connection with the collection of the amount for which the check or draft was written. *Wis. Stat. § 403.414 (2009)*.

Wyoming..... Not to exceed \$30. *Wyo. Stat. Ann. § 1-1-115 (2009)*.