



5500 Brooktree Road, Suite 104  
Wexford, PA 15090  
888-436-5101  
[www.profituity.com](http://www.profituity.com)

# RETURNED CHECK FEES BY STATE AND COMMON NACHA RETURN CODES

# Contents

Service Fees for Returned Checks.....3

Common NACHA Return Reasons.....6



# Service Fees for Returned Checks

**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

**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



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 \*

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 \$25 \$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**.....Not more than 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



**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).

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).



# Common NACHA Return Reasons

<b>Return Reason</b>	<b>Meaning</b>
R01	Insufficient Funds
R02	Account Closed
R03	No Account / Unable to Locate Account
R04	Invalid Account Number
R06	Returned per ODFI's request
R07	Authorization Revoked by Customer
R08	Payment Stopped
R09	Uncollected Funds
R10	Customer Advises Not Authorized, Improper, or Ineligible
R11	Check Truncation Entry Return
R13	Invalid ACH Routing Number
R14	Representative Payee Deceased or Unable to Continue in that Capacity
R16	Account Frozen
R20	Non-Transaction Account
R28	Routing Number Check Digit Error
R29	Corporate Customer Advises Not Authorized
R30	RDFI Not Participant in Check Truncation Program
R31	Permissible Return Entry (CCD and CTX only)
R32	RDFI Non-Settlement
R42	Routing number / check digit error
R43	Invalid DFI account number
R45	Invalid individual name / company name
R50	State Law Affecting RCK Acceptance
R51	Item Related to RCK Entry is Ineligible or RCK Entry is Improper
R52	Stop Payment on Item Related to RCK Entry

