## VIRGINIA ACTS OF ASSEMBLY -- 1996 SESSION

## **CHAPTER 334**

An Act to amend and reenact § 8.01-27.1 of the Code of Virginia, relating to additional amounts recoverable under a civil action for a bad check.

[H 1478]

Approved March 22, 1996

Be it enacted by the General Assembly of Virginia:

1. That § 8.01-27.1 of the Code of Virginia is amended and reenacted as follows:

§ 8.01-27.1. Additional recovery in certain civil actions concerning checks.

A. In any civil claim or action made or brought against the drawer of a check, draft or order, payment of which has been refused by the drawee depository because of lack of funds in or credit with such drawee depository, the holder or his agent shall be entitled to claim, in addition to the face amount of the check (i) legal interest from the date of the check, (ii) the protest or bad check return fee, if any, charged to the holder by his bank or other depository, and (iii) a processing charge of twenty twenty-five dollars.

B. Any holder of a check, draft or order, payment of which has been refused by the drawee for insufficient funds or credit, who charges the drawer amounts in excess of those authorized in subsection A on account of payment being so refused shall, upon demand, be liable to the drawer for the lesser of (i) twenty twenty-five dollars plus the excess of the authorized amount or (ii) twice the amount charged in excess of the authorized amount.