

**554.3512 Holder's recourse for dishonor.**

1. The holder of a dishonored check, draft, or order may assess against the maker of that check, draft, or order a surcharge not to exceed thirty dollars.

2. The surcharge authorized by [this section](#) shall not be assessed unless the holder clearly and conspicuously posts a notice at the usual place of payment, or in the billing statement of the holder, stating that a surcharge will be assessed and the amount of the surcharge. However, the surcharge shall not be assessed against the maker if the reason for the dishonor of the check, draft, or order is that the maker has stopped payment pursuant to [section 554.4403](#).

[95 Acts, ch 137, §2; 2003 Acts, ch 10, §1](#)

Referred to in [§331.553](#), [537.2501](#), [554.3513](#)