

IN ADDITION TO THE AMOUNT OF THE CHECK OR INSTRUMENT AND A COLLECTION FEE OF UP TO \$25, FOR AN AMOUNT UP TO 2 TIMES THE AMOUNT OF THE CHECK OR INSTRUMENT, BUT NOT MORE THAN \$1,000. IN ADDITION, YOU MAY BE PROSECUTED UNDER THE MARYLAND CRIMINAL CODE (ARTICLE 27, §§ 140 THROUGH 144) AND SUBJECT TO THE FOLLOWING PENALTIES:

(1) IF THE PROPERTY OR SERVICES HAS A VALUE OF \$300 OR MORE, A FINE NOT EXCEEDING \$1,000 OR IMPRISONMENT NOT EXCEEDING 15 YEARS, OR BOTH;

(2) IF THE PROPERTY OR SERVICES HAS A VALUE OF LESS THAN \$300, A FINE NOT EXCEEDING \$100 OR IMPRISONMENT NOT EXCEEDING 18 MONTHS, OR BOTH.

IT SHALL BE A COMPLETE DEFENSE TO ANY ACTION BROUGHT BY ANY HOLDER UNDER § 15-802 OF THE COMMERCIAL LAW ARTICLE THAT, WITHIN 30 DAYS FROM THE MAILING OF "THE NOTICE OF DISHONORED CHECK", THE MAKER OR DRAWER HAS PAID THE HOLDER THE FULL AMOUNT OF THE CHECK OR INSTRUMENT AND COLLECTION COSTS OF NOT MORE THAN \$25. A HOLDER MAY NOT RECOVER ANY DAMAGES IF THE HOLDER HAS DEMANDED OF, AND RECEIVED FROM, THE MAKER OR DRAWER COLLECTION COSTS EXCEEDING \$25.

IT SHALL BE A COMPLETE DEFENSE TO ANY ACTION BROUGHT UNDER § 15-802 OF THE COMMERCIAL LAW ARTICLE BY A HOLDER TO WHOM A DISHONORED CHECK OR OTHER INSTRUMENT WAS ISSUED THAT THE DISHONOR OF THE CHECK OR OTHER INSTRUMENT WAS DUE TO A JUSTIFIABLE STOP PAYMENT ORDER OR TO THE ATTACHMENT OF THE ACCOUNT.

IN ANY ACTION BROUGHT UNDER § 15-802 OF THE COMMERCIAL LAW ARTICLE BY A HOLDER OR HOLDER IN DUE COURSE TO WHOM A DISHONORED CHECK OR OTHER INSTRUMENT WAS NEGOTIATED, THE ACTION IS SUBJECT TO ALL VALID DEFENSES THAT MAY BE RAISED BY THE MAKER OR DRAWER AGAINST THE HOLDER OR HOLDER IN DUE COURSE UNDER TITLE 3 OF THE COMMERCIAL LAW ARTICLE."

(B) THE HOLDER TO WHOM A CHECK OR OTHER INSTRUMENT IS ISSUED OR NEGOTIATED MAY POST A CLEARLY CONSPICUOUS NOTICE AT OR NEAR THE POINT OF RECEIPT STATING THE LIABILITY OF THE MAKER OR DRAWER FOR THE COLLECTION FEE AND DAMAGES PROVIDED IN § 15-802 OF THIS SUBTITLE AND CRIMINAL PENALTIES PROVIDED IN ARTICLE 27, § 143 OF THE CODE.

15-804.

(A) NOTWITHSTANDING ANY OTHER PROVISIONS OF THIS ARTICLE, §§ 15-802 AND 15-803 OF THIS SUBTITLE DO NOT APPLY TO ANY CHECK:

(1) TENDERED BY A MAKER OR DRAWER IN COMPLETE OR PARTIAL SATISFACTION OF A PREEXISTING CREDIT OR LOAN OBLIGATION INCURRED BY THE MAKER OR DRAWER UNDER TITLE 12 OF THIS ARTICLE; OR

(2) THAT IS NOT A BAD CHECK AS DESCRIBED UNDER ARTICLE 27, § 141 OF THE CODE.