

[Your Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Date]

[Bank Name]
[Bank Address]
[City, State, Zip Code]

RE: Notice of Bounced Check and Penalty Fees

Dear [Bank Manager Name / Customer Service Department],

I am writing to notify you regarding a post-dated check that was returned due to insufficient funds. Below are the details of the transaction:

- **Account Name:** [Your Account Name]
- **Account Number:** [Your Account Number]
- **Check Number:** [Check Number]
- **Check Date:** [Date on Check]
- **Check Amount:** [Amount]

I understand that a penalty fee of [Penalty Amount] has been applied to my account as a result of this returned item. I have already taken steps to ensure that sufficient funds are now available in my account to cover any outstanding balances.

[Optional: I kindly request a one-time waiver of this penalty fee as this is my first occurrence of a bounced check and I have maintained a good standing with your bank.]

Please let me know if any further action is required on my part. Thank you for your assistance regarding this matter.

Sincerely,

[Your Signature]
[Your Printed Name]