

[Bank Name]
[Branch Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

Subject: Notification of Returned Post-Dated Check

Dear [Customer Name],

We are writing to inform you that we have returned a check presented for payment on your account, number ending in [Last 4 Digits of Account Number], because it was post-dated.

The details of the returned check are as follows:

- **Check Number:** [Check Number]
- **Check Amount:** \$[Amount]
- **Date on Check:** [Date Printed on Check]
- **Payee:** [Payee Name]

In accordance with banking regulations and our account agreement, we cannot process checks before the date written on the document. The check has been returned to the presenting financial institution unpaid.

Please note that a returned item fee of \$[Fee Amount] has been applied to your account as a result of this transaction.

We recommend contacting the payee to inform them that the check cannot be deposited until the date specified on the check. If you have any questions, please visit your local branch or call our customer service department at [Phone Number].

Sincerely,

[Bank Representative Name]
[Title]
[Bank Name]