

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Returned Deposited Item

Dear [Customer Name],

This letter is to inform you that an item deposited into your account, [Account Number], on [Deposit Date] has been returned unpaid by the maker's financial institution.

Details of the returned item:

- **Check Number:** [Check Number]
- **Amount:** \$[Amount]
- **Reason for Return:** [Reason, e.g., Insufficient Funds/Account Closed]

As a result, we have deducted the amount of the item from your account balance. Additionally, a returned item fee of \$[Fee Amount] has been charged to your account in accordance with our fee schedule.

Please review your account records to ensure your balance is sufficient to cover any outstanding transactions. If this return has caused your account to become overdrawn, please deposit funds immediately to bring your balance current.

If you have any questions regarding this notice, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Sender Name/Department]

[Financial Institution Name]