

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Date]

[Bank Name]

[Bank Address]

[City, State, Zip Code]

RE: Formal Request for Return of Unpaid Item

To Whom It May Concern,

I am writing to formally request the return of the following item which was deposited into my account but has been returned unpaid:

- **Account Holder Name:** [Your Name]
- **Account Number:** [Your Account Number]
- **Check/Item Number:** [Check Number]
- **Item Amount:** \$[Amount]
- **Date of Deposit:** [Date]
- **Reason for Return:** [e.g., Non-Sufficient Funds / Account Closed]

Please provide the physical copy of the returned item or a legal substitute check (Image Replacement Document) to the address listed above. I require this document to pursue further collection efforts with the issuer.

Additionally, please provide a statement of any fees charged to my account in relation to this returned item.

Thank you for your prompt attention to this matter. If you require further information, please contact me at [Your Phone Number].

Sincerely,

[Signature]

[Your Printed Name]