

[Date]

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

Subject: Notice of Returned ACH Payment - Insufficient Funds

Dear [Customer Name],

This letter is to inform you that the Automated Clearing House (ACH) payment scheduled for [Date of Transaction] in the amount of \$[Amount] was returned by your financial institution due to **Insufficient Funds (NSF)**.

As a result of this returned payment, your account currently shows an outstanding balance. Additionally, a returned item fee of \$[Fee Amount] has been applied to your account, as per our terms and conditions.

Transaction Details:

- Transaction Date: [Date]
- Transaction ID/Reference: [Reference Number]
- Amount: \$[Amount]
- Return Fee: \$[Fee Amount]
- **Total Amount Due: \$[Total Amount]**

Please remit the total amount due immediately to avoid any further service interruptions or late penalties. You may make a payment using one of the following methods:

- Credit or Debit Card via our online portal
- Cashier's check or Money Order mailed to our office
- [Other Payment Method]

If you believe this return was made in error by your bank, please provide us with documentation from your financial institution so we may adjust your records accordingly.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Company Name]
[Department]
[Phone Number]
[Email Address]