

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

[Date]

[Credit Card Issuer Name]
[Payment Processing Department]
[Address]
[City, State, Zip Code]

RE: Notice of Insufficient Funds for Account Number: [Your Full Account Number]

Dear Customer Service Department,

I am writing to notify you regarding a recent payment attempted on my credit card account ending in [Last 4 Digits of Card].

A payment in the amount of \$[Amount] was submitted on [Date] via [Payment Method, e.g., Auto-pay/Online Portal]. I have been notified by my financial institution that this transaction was returned due to insufficient funds in my checking account.

I would like to resolve this matter immediately. I have already ensured that the necessary funds are available, and I will be [re-submitting the payment/submitting a new payment via a different method] by [Date].

Given my positive payment history, I respectfully request that any late fees or returned payment fees associated with this specific incident be waived. I am committed to maintaining my account in good standing and have taken steps to ensure this does not happen again.

Thank you for your understanding and assistance. Please contact me if you require any further information.

Sincerely,

[Your Signature]

[Your Printed Name]