

[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Date]

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

Subject: Notice of Insufficient Funds Penalty Fee Assessment

Dear [Recipient Name],

This letter is to notify you that your recent payment for [Invoice Number/Account Number], submitted on [Date of Payment], in the amount of \$[Original Amount], was returned by the bank due to insufficient funds.

As a result, a penalty fee of \$[Fee Amount] has been assessed to your account in accordance with our payment terms and conditions.

The total outstanding balance now due is \$[Total Amount Due]. This includes the original payment amount plus the returned check/payment fee.

Please provide a replacement payment via [Accepted Payment Method, e.g., Certified Check, Cash, or Credit Card] no later than [Due Date] to avoid further late fees or service interruptions.

If you have already sent a replacement payment, please disregard this notice. If you have any questions regarding this matter, please contact us at [Phone Number] or [Email Address].

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]