

[Date]

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

Subject: Notice of Unsuccessful Loan Payment - Insufficient Funds

Dear [Customer Name],

This letter is to inform you that your recent loan installment payment for account number **[Account Number]**, 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, a non-sufficient funds fee of **[\$Fee Amount]** has been applied to your account balance.

To keep your account in good standing and avoid further late fees or impacts to your credit score, please remit the total past-due amount of **[\$Total Amount Due]** by **[Due Date]**.

You can make this payment via the following methods:

- Online through our customer portal at [Website URL]
- By phone at [Phone Number]
- By visiting a local branch office

If you have already sent this payment, please disregard this notice. If you are experiencing financial difficulties, please contact our collections department at [Phone Number] to discuss available payment options.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department]
[Company Name]
[Contact Information]