

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

[Date]

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

Subject: Notice of Insufficient Funds - [Check/Transaction Number]

Dear [Recipient Name],

This letter is to inform you that we recently received notice from our financial institution that the payment listed below was returned due to non-sufficient funds (NSF).

- **Date of Transaction:** [Date]
- **Transaction/Check Number:** [Number]
- **Amount:** \$[Amount]

As a result, the balance remains outstanding. Additionally, an NSF processing fee of \$[Fee Amount] has been applied to your account as per our standard policy.

Please provide a replacement payment for the total amount of \$[Total Amount] within [Number] business days. We request that the payment be made via [Credit Card/Cashier's Check/Electronic Transfer] to ensure immediate processing.

If you have already sent a replacement payment, please disregard this notice. If you believe this is an error, please contact us immediately at [Phone Number].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name]
[Your Title]