

[Date]

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

Subject: Notification of Returned Deposited Item

Dear [Customer Name],

We are writing to inform you that a check deposited into your account [Account Number] on [Deposit Date] in the amount of \$[Amount] has been returned unpaid by the maker's financial institution.

Reason for Return: [Reason, e.g., Insufficient Funds/Account Closed/Stop Payment]

As a result, we have adjusted your account balance by deducting the amount of the returned item. Additionally, a returned item fee of \$[Fee Amount] has been charged to your account in accordance with our fee schedule.

Transaction Summary:

- Returned Item Amount: \$[Amount]
- Returned Item Fee: \$[Fee Amount]
- Total Debit Adjustment: \$[Total Amount]

Please ensure that your records are updated to reflect your current available balance. If this return has caused your account to become overdrawn, we recommend making a deposit immediately to avoid further overdraft fees.

The physical item (or a legal substitute check) is [being mailed to you separately / enclosed with this letter]. You may wish to contact the maker of the check to resolve this matter.

If you have any questions regarding this notification, please contact our customer service department at [Phone Number] or visit your local branch.

Sincerely,

[Bank Name]
[Department Name]
[Contact Information]