

**Date:** [Insert Date]

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

**Subject: NOTICE OF RETURNED ITEM AND OVERDRAFT FEE**

Dear [Customer Name],

This letter is to inform you that we recently received an item presented for payment against your account number ending in [Last 4 Digits of Account].

We were unable to process this transaction because your account did not have sufficient funds to cover the amount. As a result, the following item has been returned unpaid:

- **Date Presented:** [Insert Date]
- **Item Description/Check Number:** [Insert Description]
- **Amount:** \$[Insert Amount]

Due to this occurrence, a Returned Item/NSF fee of \$[Insert Fee Amount] has been charged to your account. Your current account balance is now \$[Insert Current Balance].

Please deposit sufficient funds immediately to cover this balance and any other outstanding transactions to avoid further fees or the possible closure of your account.

If you believe this notification was sent in error, or if you have already made a deposit to rectify the balance, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Bank/Organization Name]  
[Department Name]  
[Contact Information]