

[Your Name/Company Name]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]

[Date]

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

Subject: Notice of Returned Payment - Account Number ending in [Last 4 Digits]

Dear [Customer Name],

This letter is to inform you that the payment we received on [Date of Original Payment] in the amount of \$[Amount] has been returned by your financial institution unpaid due to [Reason for Return, e.g., Insufficient Funds].

As a result, this payment has been reversed from your credit card account. Additionally, a returned payment fee of \$[Fee Amount] has been applied to your balance in accordance with your cardholder agreement.

To keep your account in good standing and avoid further late fees or potential service interruptions, please provide an alternative form of payment by [Due Date]. You may fulfill this balance through our online portal, by phone, or by mailing a certified check or money order.

If you have already sent a replacement payment, please disregard this notice. If you believe this return occurred in error, please contact your bank immediately.

If you have any questions regarding this notice, please contact our customer service department at [Phone Number].

Sincerely,

[Your Name/Department Name]
[Company Name]