

FINAL NOTICE: RETURNED PAYMENT

Date: [Date]

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

Subject: Final Warning Regarding Returned Payment - Account: [Account Number]

Dear [Customer Name],

This letter serves as a formal final warning regarding the payment of \$[Amount] attempted on [Date] via [Payment Method], which was returned by your financial institution due to [Reason, e.g., Insufficient Funds].

Despite previous notifications, we have not yet received a valid replacement payment. As a result, a returned payment fee of \$[Fee Amount] has been added to your balance. Your total outstanding balance is now \$[Total Amount].

Please be advised that if full payment is not received by [Deadline Date], we will take the following actions:

- Suspension or termination of your services/account.
- Reporting of this delinquency to credit bureaus.
- Referral of your account to a third-party collection agency.
- Potential legal action to recover the debt.

To prevent these actions, please provide payment immediately via [Accepted Payment Methods, e.g., Credit Card, Cashier's Check] by calling [Phone Number] or visiting [Website].

If you have already sent this payment, please contact us immediately to confirm receipt and provide the transaction details.

Sincerely,

[Your Name/Department]
[Company Name]
[Contact Phone Number]