

[Date]

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

Subject: First Notice - Returned Payment and Promise to Pay

Dear [Customer Name],

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

As a result, the balance of \$[Amount] remains outstanding on your account. Additionally, a returned payment fee of \$[Fee Amount] has been applied to your total balance.

Per our previous agreement/discussion, you promised to ensure funds were available for this transaction. We understand that errors can occur and request that you provide a replacement payment by [Due Date] to keep your account in good standing.

Payment Instructions:

- Total Amount Due: \$[Total Amount including fee]
- Payment Methods Accepted: [Credit Card, Certified Check, Online Portal, etc.]

Please contact us immediately at [Phone Number] or [Email Address] if you have already sent a replacement payment or if you need to discuss alternative arrangements.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Company Name]
[Title]
[Contact Information]