

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

[Date]

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

RE: NOTICE OF RETURNED CHECK AND DEMAND FOR PAYMENT

Dear [Debtor Name],

This letter serves as formal notice that check number [Check Number], dated [Check Date], in the amount of \$[Check Amount], made payable to [Your Name/Company Name], was returned by [Bank Name] unpaid due to [Reason: e.g., Insufficient Funds/Account Closed].

As a result, your account is now past due. To resolve this matter, you are required to pay the original amount of the check plus a returned check fee of \$[Fee Amount], for a total balance of \$[Total Amount].

Please provide payment in full within [Number of Days, e.g., 10] days of the date of this letter. Payment must be made via certified check, money order, or cash. We will no longer accept personal checks from you for this balance.

If payment is not received by [Due Date], we will be forced to take further action, which may include referring this matter to a collection agency or initiating legal proceedings to recover the debt, interest, and any applicable legal fees.

Please contact us immediately at [Phone Number] if you have any questions regarding this notice.

Sincerely,

[Your Signature]
[Your Printed Name]