

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

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

RE: FINAL DEMAND FOR PAYMENT - DISHONORED CHECK

Dear [Recipient Name],

This letter serves as formal notice that check number [Check Number], dated [Date on Check], in the amount of \$[Amount], made payable to [Your Name/Company Name], was returned by your financial institution, [Bank Name].

The check was dishonored for the following reason: **ACCOUNT CLOSED.**

As the account is closed, we assume this was an oversight; however, passing a check on a closed account is a serious matter. We hereby demand that you remit the full face value of the check, plus a returned check fee of \$[Fee Amount], for a total of \$[Total Amount Due].

Payment must be made in the form of cash, cashier's check, or money order. Please deliver the payment to the address listed above within [Number of Days, e.g., 10] days of the date of this letter.

Failure to resolve this matter within the specified timeframe will leave us with no choice but to pursue further legal action. This may include filing a civil lawsuit for the amount of the check, plus damages and legal fees, or referring this matter to the local District Attorney's office for criminal prosecution under state bad check laws.

Please govern yourself accordingly.

Sincerely,

[Your Signature]
[Your Printed Name]