

DATE: [Insert Date]

TO:

[Consumer Name]

[Consumer Address]

[City, State, Zip Code]

RE: NOTICE OF DISHONORED CHECK AND STATUTORY PENALTY

Dear [Consumer Name],

This letter serves as formal notice that check number [Check Number] in the amount of \$[Check Amount], dated [Check Date], and made payable to [Your Name/Company Name], was returned by your financial institution marked "Non-Sufficient Funds" (NSF) or "Account Closed."

Pursuant to [Insert State] State Law, you are hereby notified that you have [Insert Number, e.g., 30] days from the receipt of this notice to tender payment in full for the amount of the check plus a service charge of \$[Service Fee Amount].

Failure to pay the total amount due within the time period specified may result in legal action to recover:

- The original amount of the check;
- The statutory service charge;
- Legal penalties of up to [Insert Penalty Amount/Percentage, e.g., triple the amount of the check];
- Court costs and reasonable attorney fees.

Please remit the total balance of \$[Total Amount Due] immediately via certified check, money order, or cash to the address listed below:

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

Please govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]