

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

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

**RE: NOTICE OF DISHONORED CHECK / FORMAL DEMAND FOR PAYMENT**

Dear [Debtor Contact Name],

This letter serves as formal notice that the check listed below, which was issued to [Your Company Name], has been returned by the financial institution marked "Non-Sufficient Funds" (NSF) or "Account Closed."

- **Check Number:** [Check Number]
- **Check Date:** [Date on Check]
- **Check Amount:** \$[Amount]
- **Invoice Reference:** [Invoice Number]

As a result of this returned instrument, your account is now past due. In addition to the original amount of the check, a returned check fee of \$[Fee Amount] has been applied to your balance, as permitted by state law and our commercial terms.

**Total Amount Due: \$[Total Amount]**

Please provide payment in full within [Number, e.g., 7] business days from the date of this letter. To ensure the funds are cleared, we require payment to be made via **certified check, cashier's check, or wire transfer**. We will no longer accept company checks from your organization until this matter is resolved.

Failure to rectify this matter immediately may result in further action, including the suspension of your credit privileges, reporting to credit bureaus, or referral to a collection agency or legal counsel.

Please contact our accounts receivable department at [Phone Number] or [Email Address] to confirm that payment has been sent.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Signature]  
[Your Title]  
[Your Company Name]