

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

[Date]

[Recipient Name or Collection Agency Name]
[Company Name]
[Address]
[City, State, Zip Code]

RE: Settlement Offer for Returned Check #[Check Number]

Account Number: [Your Account Number]

Original Check Amount: \$[Amount]

Dear [Recipient Name],

I am writing regarding the returned check mentioned above. I would like to resolve this matter amicably and am offering a formal settlement to clear this debt in full.

I am prepared to offer a one-time, lump-sum payment of \$[Settlement Amount] in exchange for the following:

- The payment shall be accepted as full and final satisfaction of the debt, including all original principal, NSF fees, and interest.
- Your company agrees to waive any further legal action or collection efforts regarding this specific check.
- Upon receipt of payment, you will mark the account as "Paid in Full" or "Settled in Full."
- If this debt has been reported to any credit bureaus or check verification databases (such as ChexSystems), you agree to notify them that the account is resolved.

Please note that this offer is not an admission of legal liability, but rather an effort to settle a disputed or outstanding claim. This offer is valid for [Number] days from the date of this letter.

If you accept these terms, please send a written confirmation signed by an authorized representative. Once I receive the signed agreement, I will send the payment via [Certified Check/Money Order/Electronic Transfer].

Thank you for your cooperation.

Sincerely,

[Your Signature]

[Your Printed Name]