Date: [Insert Date]

TO: [Debtor Name]
ADDRESS: [Debtor Address]
CITY/STATE/ZIP: [City, State, Zip Code]

RE: FINAL WARNING PRIOR TO CRIMINAL PROCEEDINGS

Dear [Debtor Name],

This letter serves as formal and final notice regarding the check(s) listed below, which were returned by your financial institution marked as "Non-Sufficient Funds" (NSF) or "Account Closed":

- **Check Number:** [Insert Number]
- **Check Date:** [Insert Date]
- **Check Amount:** $[Insert Amount]

Despite previous attempts to resolve this matter, the balance remains unpaid. Please be advised that passing a check with insufficient funds is a violation of state law and can be prosecuted as a criminal offense.

To avoid the initiation of formal legal action and the filing of a criminal complaint with the District Attorney's office, you must remit the full amount of the check plus a service fee of $[Insert Fee Amount], for a total of **$[Insert Total Amount]**.

Payment must be made in the form of **Cashier's Check, Money Order, or Cash** and received by this office no later than [Insert Deadline Date/Time].

Failure to comply with this final demand will result in this matter being turned over to law enforcement authorities and/or our legal counsel for immediate criminal prosecution and civil litigation without further notice to you.

Govern yourself accordingly.

Sincerely,

[Your Name/Company Name]
[Your Phone Number]
[Your Address]