

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

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

**RE: NOTICE OF DISHONORED CHECK AND DEMAND FOR PAYMENT**

Dear [Debtor Name],

This letter serves as formal notice that the check you provided, details of which are listed below, has been returned by the bank marked "Insufficient Funds" (NSF) or "Account Closed."

- **Check Number:** [Check Number]
- **Check Date:** [Date on Check]
- **Check Amount:** \$[Amount]
- **Returned Check Fee:** \$[Fee Amount]
- **Total Balance Due:** \$[Total Amount]

To rectify this matter immediately, we require a replacement payment via **Wire Transfer**. We will no longer accept a personal or business check as a replacement for this debt.

Please use the following banking coordinates for the wire transfer:

**Bank Name:** [Your Bank Name]  
**Account Name:** [Your Account Name]  
**Account Number:** [Your Account Number]  
**Routing Number:** [Your Routing Number]  
**Swift/BIC (if applicable):** [Swift Code]

Full payment of \$[Total Amount] must be received within [Number] business days from the date of this letter. Failure to resolve this debt promptly may result in further legal action or the reporting of this incident to credit bureaus.

If you have already sent the funds via wire, please disregard this notice.

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Your Title/Position]