

**DATE:** [Insert Date]

**VIA CERTIFIED MAIL / RETURN RECEIPT REQUESTED**

**TO:**

[Recipient Name/Company Name]

[Recipient Address]

[City, State, Zip Code]

**RE: LEGAL NOTICE OF INSUFFICIENT FUNDS AND DEMAND FOR WIRE TRANSFER REPLACEMENT**

Dear [Recipient Name],

This letter serves as formal legal notice regarding the failure of your payment in the amount of \$[Insert Amount].

On [Date of Payment], you submitted payment via [Check Number / Transaction ID] for [Purpose of Payment/Invoice Number]. On [Date of Dishonor], we were notified by our financial institution that this transaction was returned unpaid due to **Insufficient Funds (NSF)**.

Pursuant to applicable state laws regarding dishonored payments, demand is hereby made for the immediate replacement of these funds. To ensure the finality of payment, we will no longer accept a personal or business check for this debt.

**DEMAND FOR WIRE TRANSFER:**

You are hereby instructed to remit the total balance due, plus a returned check fee of \$[Insert Fee Amount], via **Bank Wire Transfer** no later than [Insert Deadline Date, e.g., 5 business days from receipt of this notice].

**WIRE TRANSFER INSTRUCTIONS:**

Bank Name: [Insert Bank Name]

Account Name: [Insert Account Name]

Account Number: [Insert Account Number]

Routing Number: [Insert Routing/ABA Number]

Failure to provide the wire transfer confirmation by the date specified above may result in immediate legal action to recover the debt, which may include claims for damages, interest, and legal fees as permitted by law. We also reserve the right to report this matter to the relevant credit reporting agencies or local authorities.

Please govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Company Name]

[Your Phone Number]