

Date: [Current Date]

To:

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

RE: NOTICE OF INSUFFICIENT FUNDS AND DEMAND FOR CERTIFIED PAYMENT

Dear [Recipient Name],

This letter serves as formal notice that the check listed below was returned by your financial institution unpaid due to "Insufficient Funds" (NSF).

- **Check Number:** [Check Number]
- **Check Date:** [Date on Check]
- **Check Amount:** \$[Amount]
- **Return Reason:** Insufficient Funds

As a result of this returned item, a returned check fee of \$[Fee Amount] has been added to your balance. The total amount now due is **\$[Total Amount Due]**.

We demand that you replace this payment immediately. Due to the nature of this return, we will no longer accept personal or company checks for this balance. Payment must be made via **Certified Funds** (Cashier's Check, Money Order, or Cash).

Please deliver the certified payment to the address below within [Number] days of the date of this letter to avoid further collection actions or legal proceedings.

Payment Address:

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

If you have already sent the certified funds, please disregard this notice. If you have any questions, you may contact us at [Your Phone Number].

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Position]