

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Returned E-Check and Payment Failure

Dear [Customer Name],

This letter is to inform you that the electronic check (e-check) payment submitted on [Payment Date] in the amount of \$[Original Amount] has been returned by your financial institution unpaid.

The payment was returned for the following reason: [Reason, e.g., Insufficient Funds / Account Closed].

As a result of this payment failure, a returned item penalty fee of \$[Penalty Fee Amount] has been applied to your account. This fee is in accordance with our payment terms and conditions.

Payment Summary:

- Original Amount: \$[Original Amount]
- Returned Item Fee: \$[Penalty Fee Amount]
- **Total Balance Due: \$[Total Amount]**

Please submit a replacement payment for the total balance due immediately. To ensure successful processing, we request that this payment be made via [Accepted Payment Methods, e.g., Credit Card, Money Order, or Certified Check].

Please be advised that failure to settle this balance by [Due Date] may result in further actions, such as [Late Fees / Service Interruption / Account Suspension].

If you believe this return was made in error by your bank, or if you have already sent a replacement payment, please contact us at [Phone Number] or [Email Address].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department]

[Company Name]