

DATE: [Current Date]

TO:

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

FROM:

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

RE: NOTICE OF INSUFFICIENT FUNDS AND DEMAND FOR PAYMENT

Dear [Recipient Name],

This letter serves as formal notice that the check listed below was returned by the bank marked "Non-Sufficient Funds" (NSF) or "Account Closed":

- **Check Number:** [Check #]
- **Check Date:** [Date on Check]
- **Check Amount:** \$[Amount]

I hereby demand that you remit the full amount of the check plus a returned check fee of \$[Fee Amount], for a total payment of **\$(Total Amount)**. Payment must be made in the form of a cashier's check, money order, or cash.

Please be advised that you have [Number of Days, e.g., 10] days from the date of this notice to resolve this balance. Failure to provide payment in full within this timeframe will result in immediate legal action.

If legal proceedings are initiated, I will seek the original amount of the check, all applicable service fees, court costs, and any additional damages or attorney fees permitted under [Your State/Country] law.

Please govern yourself accordingly.

Sincerely,

[Your Signature]
[Your Printed Name]