

## **Letters to Advise Customer of a Returned Check**

**This package contains:**

1. Instructions & Checklist for Writing a series of Letters to Advise Customer of a Returned Check
2. Letter to Advise Customer of a Returned Check (1<sup>st</sup> Occurrence)
3. Letter to Advise Customer of a Returned Check (2<sup>nd</sup> Occurrence)
4. Letter re: Returned Check, 3<sup>rd</sup> Notice – Collection Warning

## Instructions & Checklist for a Letter to Advise Customer of a Returned Check

- This package contains: (1) Instructions & Checklist for a Letter to Advise Customer of a Returned Check; (2) Letter to Advise Customer of a Returned Check (1<sup>st</sup> Occurrence); (3) Letter to Advise Customer of a Returned Check (2nd Occurrence); and (4) Letter re: Returned Check, 3rd Notice – Collection Warning
- This first form is designed to assist you in drafting a series of letters to a customer to advise them that a check they wrote payable to you, and which you deposited, has been returned to you by your bank. Since this is the first notice, it is considered a “courtesy letter.”
- The second form is designed to assist you in drafting a letter to a customer to advise them that you re-deposited their returned check, but it has now been returned to you by your bank a second time.
- This third form is designed to assist you in drafting a letter to a customer to advise them that, since their check has been returned twice and there has still been no resolution in spite of your 2 previous letters, you will turn over the matter to a collection agency unless you receive proper payment within a certain number of days.
- Be sure to include any “enclosures” mentioned in the letter. If there are no “enclosures” you may delete “Enclosure” from the bottom of the letter.
- Be sure to sign the letter and to make a copy before sending it out.
- Bracketed instructions may be included on this form to assist you in completing it and should be removed before printing. Generally in Microsoft Word, you can click on the bracketed instruction and start typing.
- These forms are not intended and are not a substitute for legal advice. These forms should only be a starting point for you and should not be used without consulting with an attorney first. An attorney should be consulted before negotiating any document with another party.
- The purchase and use of these forms, is subject to the Disclaimers and Terms of Use found at [findlegalforms.com](http://findlegalforms.com).

[Your Name]  
[Street Address]  
[City, State ZIP Code]  
[phone number - optional]  
[email address - optional]

September 24, 2009

[Name of Recipient]  
[Title]  
[Company Name]  
[Street Address]  
[City, State ZIP Code]

Dear [Name of Recipient]:

I am writing to let you know that your [Check No. \_\_\_\_\_] in the amount of [\$ \_\_\_\_\_] has been returned to us by your bank marked "Insufficient Funds."

You are a valued customer, and we understand that there may have been a minor error in your bookkeeping or a misunderstanding between you and your bank.

We know you would like to get this matter resolved as quickly as possible, as we do. Will you please call us as soon as you receive this notice, to let us know whether you would like us to re-deposit the check, or you plan to come in to our office to pay by cash or money order.

Thank you for your prompt attention to this matter.

Cordially,

[Your Name]

[Your Name]  
[Street Address]  
[City, State ZIP Code]  
[phone number - optional]  
[email address - optional]

September 24, 2009

[Name of Recipient]  
[Title]  
[Company Name]  
[Street Address]  
[City, State ZIP Code]

Dear [Name of Recipient]:

As you will recall, you asked us to re-deposit your [Check No. \_\_\_\_\_] in the amount of [\$ \_\_\_\_\_] after we wrote to you on [Date of 1<sup>st</sup> Letter], and we did so. That check has now been returned to us by the bank a second time, again marked "Insufficient Funds."

I am sure you would like to get this matter straightened out -- and thereby protect your credit -- before any more time elapses. Accordingly, please either send, or come into our office with, a certified check, money order, or cash in the amount of [\$ \_\_\_\_\_] without any further delay. Our office hours are 9 am to 5 pm, Monday through Friday.

If you are not able to do any of the above, please call and give us an opportunity to discuss the situation with you; perhaps we can work out some alternate payment arrangements.

We look forward to a speedy resolution of this matter.

Cordially,

[Your Name]

[Your Name]  
[Street Address]  
[City, State ZIP Code]  
[phone number - optional]  
[email address - optional]

September 24, 2009

[Name of Recipient]  
[Title]  
[Company Name]  
[Street Address]  
[City, State ZIP Code]

Dear [Name of Recipient]:

I am again writing you regarding your [Check No. ] in the amount of [\$\_\_\_\_\_], which as you know, has been returned to us twice by the bank.

We are disappointed that we have not heard from you since the last letter we sent, on [Date Sent], in which we asked you either to pay by certified check, money order or cash, or to call and possibly make other payment arrangements.

If we do not hear from you within 14 days of the date of this letter, we will turn the matter over to a collection agency. We would like to avoid this action, as it not the best solution for either you or us, but of course you will be the one who is seriously affected, since even one incident of this nature on your credit history can do damage to your financial standing lasting for years.

We hope to hear from you before [Date 14 days from Today's Date].

Cordially,

[Your Name]