

SAMPLE LETTER

Lack of Funds, Insufficient Funds or Account Closed Check

Date of letter

Mr. John Doe
1234 Any Street
Any Town, TX 12345

Dear Mr. Doe:

This letter serves as notice that your check **NUMBER PRINTED ON CHECK**, dated **DATE OF CHECK**, in the amount of **DOLLAR AMOUNT OF CHECK**, made payable to **NAME ON THE CHECK**, has been refused payment by the drawee bank, **NAME OF THE BANK PRINTED ON THE CHECK, CITY, STATE OF BANK**, for the reason of lack of funds, insufficient funds, or account closed. A ***AMOUNT OF FEE** processing fee has been added pursuant to Section 3.506, Texas Business and Commerce Code.

****THIS IS A DEMAND FOR PAYMENT IN FULL FOR A CHECK OR ORDER NOT PAID BECAUSE OF A LACK OF FUNDS OR INSUFFICIENT FUNDS. IF YOU FAIL TO MAKE PAYMENT IN FULL WITHIN 10 DAYS AFTER THE DATE OF RECEIPT OF THIS NOTICE, THE FAILURE TO PAY CREATES A PRESUMPTION FOR COMMITTING AN OFFENSE, AND THIS MATTER MAY BE REFERRED FOR CRIMINAL PROSECUTION.**

Should you have any questions or wish to discuss this matter, please do not hesitate to contact me.

Sincerely,
Your name
Your address
Your city, state and zip code

*Processing Fee shall not exceed \$30.00

** The **EXACT WORDING OF THIS PARAGRAPH** must be included in this demand letter.