

[Insert company or personal letterhead, or type your name and address]

January 27, 1997

[Mr/Ms] [First Name] X. [Last Name]

[Position]

[Company]

[Department]

[Division]

[Address 1]

[Address 2]

[City], [St/Prov], [Country] [ZIP/POSTAL]

Re: Our check #[check number] returned NSF

[Salutation]

I have just discovered that our [date of check] check #[check number] for \$[amount of check] was returned by our bank for lack of sufficient funds.

Please accept my apology for the inconvenience. I have enclosed a [cashier's check or money order or certified check] for \$[amount of check] to pay the amount we owe. If you have been charged by your bank for the NSF check, please let me know and I will make sure to reimburse you for it.

I will ensure that this will not happen again. Thank you for your patience.

Sincerely,

[Your Name]

[Your Position]

[Notations for Enclosures, cc:, etc.]