

Mervin Acme
Acme Sales Ltd.
High Street
Basingstoke
BA2 1BH

Dear Merv:

The bank has returned your check. It was stamped "Refer to drawer" indicating insufficient funds.

We have enclosed a postage paid return envelope in which you can send us a banker's draft, money order, or cheque for the entire amount. We ask that you do this as soon as possible.

If the lack of funds resulted from a mix-up at the bank, we are sure you will clear up this matter by sending us a replacement cheque. If you are having some financial difficulty in meeting your monthly debt obligations, please call us to let us know. We would like to work with you to come up with a solution. In either case, it is crucial that you call or write us immediately so that you can maintain your good credit standing.

Sincerely,