Reminder: Overdue Materials Financial Penalty

Dear [Recipient's Name],

This is a friendly reminder that the materials you borrowed from [Library/Institution Name] were due on [Due Date]. As of today, your items are [Number of Days] days overdue.

According to our policy, a financial penalty of [Penalty Amount] applies for each overdue item. Currently, you have accrued a total penalty of [Total Penalty Amount].

We kindly ask you to return the overdue items as soon as possible to avoid further penalties.

If you have already returned the items, please disregard this message.

Thank you for your attention to this matter.

Sincerely,

[Your Name] [Your Position] [Library/Institution Name] [Contact Information]