

[Your Full Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Bank Name]
[Bank Address]
[City, State, Zip Code]

RE: Settlement of Overdraft and Account Closure

Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally request the permanent closure of my bank account referenced above. I am also writing to settle the outstanding overdraft balance on this account.

Enclosed is a payment in the amount of \$[Amount] as full and final settlement of the current overdraft balance. Please apply these funds to my account immediately.

Once this payment is processed and the balance reaches zero, please proceed with the following:

- Close the account effective immediately.
- Cancel all standing orders, direct debits, and recurring transfers associated with this account.
- Provide a written confirmation letter stating that the account is closed and the debt is settled in full.
- Ensure that my credit report is updated to reflect that this account was closed in good standing and is no longer delinquent.

Please send the final confirmation to my address listed above. If there are any additional steps required or if there are issues with this payment, please contact me directly at [Phone Number].

Thank you for your prompt attention to this matter.

Sincerely,

[Signature (if sending by mail)]
[Your Printed Name]