

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: FINAL NOTICE - Overdrawn Account [Account Number]

Dear [Customer Name],

Our records show that your account remains overdrawn by [Amount] as of [Date]. We have sent previous notifications regarding this balance, but the account has not yet been brought to a positive status.

Please consider this a **final warning**. If the total outstanding balance of [Amount] is not paid in full by [Deadline Date], we will take the following actions:

- Permanent closure of your account.
- Reporting of your account status to credit bureaus and check-verification services (such as ChexSystems).
- Referral of the debt to an external collection agency.

To prevent these actions, please deposit the required funds immediately via mobile deposit, ATM, or at any of our branch locations.

If you have already made this payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss a repayment plan, please contact our Collections Department at [Phone Number] immediately.

Sincerely,

[Your Name/Department]

[Bank Name]