

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

[Date]

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

RE: Notice of Overdrawn Account

Dear [Customer Name],

This letter is to inform you that your checking account ending in [Last 4 Digits of Account Number] is currently overdrawn. As of [Date], your account balance is -[\$Amount].

This overdraft resulted from the following transaction(s):

- [Transaction Date] - [Transaction Description] - [Amount]

As a result, an insufficient funds fee of \$[Fee Amount] has been applied to your account. We kindly ask that you deposit sufficient funds to cover the negative balance and any applicable fees immediately to return your account to good standing.

If you have already made a deposit to cover this amount, please disregard this notice. If you believe there has been an error, or if you are experiencing financial hardship, please contact us at [Phone Number] or visit your local branch as soon as possible.

Thank you for your prompt attention to this matter.

Sincerely,

[Sender Name/Department Name]
[Bank Name]