

[Your Name/Bank Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Phone Number]

[Date]

[Customer Name]
[Customer Address Line 1]
[Customer Address Line 2]

Re: Notice of Grace Period Expiration - Account Number: [Account Number]

Dear [Customer Name],

This letter is to inform you that the grace period for your overdrawn account is set to expire on [Expiration Date].

As of [Current Date], your account remains overdrawn by [Amount]. Our records indicate that you have not yet deposited sufficient funds to bring your account balance back to a positive standing.

Please be advised that if the full outstanding balance is not paid by the expiration date mentioned above, the following actions may occur:

- Assessment of additional overdraft or daily penalty fees.
- Restriction or closure of your account.
- Reporting of the delinquency to credit bureaus or ChexSystems.

To prevent these actions, please make a deposit or transfer funds immediately. You can make a payment via [Online Banking / Mobile App / Branch Visit / ATM].

If you have already made a deposit to resolve this balance, please disregard this notice. If you are experiencing financial hardship, please contact us at [Phone Number] to discuss potential payment arrangements.

Sincerely,

[Your Name/Department Name]
[Bank Name]