

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

**Subject: IMMEDIATE ACTION REQUIRED: Overdrawn Account [Account Number]**

Dear [Customer Name],

This letter is to inform you that your account referenced above is currently overdrawn. As of [Date], your account balance is -[Amount].

To avoid further overdraft fees or potential restrictions on your account, please deposit or transfer sufficient funds to cover this deficit immediately. Your current minimum payment required to bring the account to a positive balance is [Amount].

**Required Actions:**

- Deposit funds via ATM or at a local branch.
- Transfer funds using our mobile app or online banking portal.
- Review your recent transactions to ensure all activity is authorized.

If you have already made a deposit to cover this amount, please disregard this notice. If you are experiencing financial hardship or believe there has been an error, please contact our customer service department immediately at [Phone Number].

Thank you for your prompt attention to this matter.

Sincerely,

[Name/Department]

[Financial Institution Name]