

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

[Date]

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

**Subject: Notice of Overdraft and Action Required**

Dear [Customer Name],

This letter is to inform you that your checking account ending in [Last 4 Digits of Account Number] is currently overdrawn. Our records indicate that recent transactions have exceeded your available balance.

**Account Summary:**

- Current Balance: \$[Amount]
- Overdraft Fees Charged: \$[Amount]
- Total Amount Due: \$[Total Amount]

Please deposit sufficient funds into your account immediately to bring your balance to a positive standing. Failure to resolve this overdraft may result in additional fees or the suspension of your account privileges.

If you have already made a deposit to cover this balance, please disregard this notice. If you believe there is an error or if you are experiencing financial hardship, please contact our customer service department at [Phone Number] as soon as possible.

Thank you for your prompt attention to this matter.

Sincerely,

[Bank Representative Name/Department]  
[Bank Name]