

Date: [Current Date]

To: [Account Holder Name]

Address: [Street Address]

City, State, Zip: [City, State, Zip Code]

Subject: Urgent: Account Overdraft Alert - Post-Dated Check

Dear [Account Holder Name],

This letter is to inform you that your account [Account Number] is currently overdrawn by [Amount].

This overdraft was caused by the processing of the following post-dated check:

- Check Number: [Check Number]
- Check Date: [Date on Check]
- Payee: [Payee Name]
- Amount: [Check Amount]

Please be advised that while a check may be post-dated, banks may process the transaction upon presentment unless a formal "Notice of Post-Dating" was filed with us in advance.

To avoid further fees or the returning of other pending transactions, please deposit at least [Amount Needed] into your account by [Time/Date].

An overdraft fee of [Fee Amount] has been applied to your account. If you have any questions regarding this notification, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Sender Name/Bank Representative]

[Bank Name]