

[Your Name/Organization Name]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Recipient Name]
[Address Line 1]
[City, State, Zip Code]

RE: Notice of Checking Account Deficiency - Account Number ending in [Last 4 Digits]

Dear [Recipient Name],

This letter is to provide an update regarding a deficiency in your checking account referenced above. As of [Date], your account reflects a negative balance of \$[Amount].

This deficiency is a result of the following:

- [Reason for deficiency, e.g., Overdraft, Returned Check, Unpaid Fees]

To ensure your account remains in good standing and to avoid further service interruptions or additional fees, please deposit or transfer funds to cover this balance by [Due Date].

If you have already made a payment or believe this notice was sent in error, please contact our office immediately at [Phone Number]. We are available to discuss payment options or assist with any questions you may have regarding this transaction history.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Department]