

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Formal Notice: Overdrawn Account - [Account Number]

Dear [Customer Name],

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

Our records indicate that this deficit was caused by [Reason: e.g., insufficient funds for a recent transaction/overdraft fees/standing order].

To avoid further interest charges or potential impact on your banking services, please deposit or transfer sufficient funds to bring your account back into a positive balance by [Deadline Date].

If you have already made a deposit to cover this amount, please disregard this notice. If you are experiencing financial difficulties or believe this notice is in error, please contact our customer service team at [Phone Number] or visit your local branch as soon as possible to discuss your options.

Thank you for your prompt attention to this matter.

Sincerely,

[Name/Department]

[Bank Name]