

**Date:** [Insert Date]

**To:**

[Customer Name]

[Customer Address]

[City, State, Zip Code]

**RE: Notice of Intent to Transfer to Collections**

**Account Number:** [Insert Last 4 Digits of Account Number]

**Current Balance:** \$[Insert Amount]

Dear [Customer Name],

Our records indicate that your checking account remains overdrawn by the amount listed above. Despite previous notifications, we have not received the necessary funds to bring your account to a positive balance.

Please be advised that this is your **final notice**. If the full balance of \$[Insert Amount] is not paid by [Insert Deadline Date], we will take the following actions:

- Transfer your account to an external collection agency.
- Report the delinquency to ChexSystems and/or national credit bureaus.
- Close your account permanently.

To prevent these actions, please make a deposit immediately via our mobile app, at a local branch, or by mailing a check to the address below.

If you are unable to pay the full amount, please contact our Recovery Department at [Insert Phone Number] before [Insert Deadline Date] to discuss a potential payment arrangement.

Sincerely,

[Your Name/Department]

[Bank Name]

[Bank Address]

[Phone Number]