

[Your Name/Organization Name]
[Department/Collections Division]
[Street Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Recipient Name]
[Recipient Street Address]
[City, State, Zip Code]

**RE: FINAL NOTICE - DEMAND FOR PAYMENT FOR OVERDRAWN ACCOUNT
#[Account Number]**

Dear [Recipient Name],

This letter serves as a formal final notice regarding the overdrawn status of your account referenced above. As of [Date], your account remains in the negative in the amount of \$[Amount].

Despite our previous attempts to contact you on [List Previous Dates], we have not received the necessary funds to bring your account to a positive balance. This is a violation of your account agreement.

DEMAND FOR IMMEDIATE ACTION:

You are hereby requested to deposit the full amount of \$[Amount] no later than [Deadline Date] to resolve this matter. Payments can be made via [List Payment Methods, e.g., online portal, in-branch, or certified check].

Failure to settle this balance by the specified deadline will result in the following actions:

- Permanent closure of your account.
- Reporting of this delinquency to national credit bureaus and ChexSystems, which may affect your ability to open future bank accounts or obtain credit.
- Referral of your account to a third-party collection agency.
- Potential legal action to recover the debt, including applicable interest and legal fees.

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship, please contact us immediately at [Phone Number] to discuss potential repayment options before the deadline.

Sincerely,

[Your Name/Signature]
[Your Title]