

[Current Date]

[Customer Full Name]

[Customer Address]

[City, State, Zip Code]

RE: Notice of Overdrawn Checking Account - [Account Number]

Dear [Customer Name],

This letter serves as formal notification that your checking account referenced above is currently overdrawn. As of [Date], your account balance is **[\$Amount]**.

This negative balance may be the result of recent transactions, monthly service fees, or insufficient funds (NSF) charges. To ensure your account remains in good standing and to avoid further fees or potential account closure, we request that you deposit sufficient funds to cover this deficit immediately.

Total Amount Due: [\$Amount]

Due Date: [Date]

You may resolve this balance by:

- Making a deposit at any of our branch locations.
- Transferring funds via our online or mobile banking platform.
- Mailing a check or money order to the address listed below.

If you have already made a deposit to cover this amount, please disregard this notice. If you believe there is an error or if you are experiencing financial hardship, please contact our Collections Department at [Phone Number] between the hours of [Hours of Operation].

Thank you for your prompt attention to this matter.

Sincerely,

[Name of Bank Representative/Department]

[Bank Name]

[Bank Address]