

Date: [Insert Date]

SENT VIA: [Insert Method, e.g., Certified Mail / Email]

RE: NOTICE OF INTENT TO FILE LAWSUIT

Account Number: [Insert Account Number]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

FROM:

[Your Name/Bank Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

Dear [Debtor Name],

This letter serves as a formal demand for payment regarding the unresolved overdraft balance on your checking account referenced above. Despite previous notices, your account remains in a negative status in the amount of **[\$[Insert Total Amount Due]**.

This balance consists of the following:

- Principal Overdraft Amount: **[\$[Amount]**
- Accumulated Fees: **[\$[Amount]**
- Total Outstanding: **[\$[Total Amount]**

We are providing you with a final opportunity to resolve this matter before we pursue formal legal action. To prevent further escalation, you must pay the full amount due or contact our office to establish a signed repayment agreement by **[Insert Deadline Date, e.g., 10 days from today]**.

Failure to respond or provide payment by the aforementioned date will result in the following actions:

1. Placement of this account with a professional collection agency.
2. Reporting of this delinquency to ChexSystems and major credit bureaus.
3. Commencement of a civil lawsuit to recover the debt, plus court costs and applicable legal fees.

Please remit payment to the address listed above or call [Phone Number] immediately to discuss your options.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Department]