

SECOND NOTICE

Date: [Date]

Account Number: [Account Number]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: URGENT: Second Notice - Outstanding Negative Balance

Dear [Customer Name],

This is a formal follow-up to our previous notice sent on [Date of First Notice] regarding the negative balance on your checking account. As of today, your account remains overdrawn in the amount of **[\$Amount]**.

Our records indicate that we have not yet received a deposit to cover this deficit. Please be advised that maintaining a negative balance is a violation of your account agreement. Continued failure to resolve this matter may result in the following actions:

- Permanent closure of your account.
- Reporting of your account status to national credit bureaus and ChexSystems.
- Referral of your account to an external collection agency.

To prevent these further actions, please deposit the full amount of **[\$Amount]** immediately via mobile deposit, ATM, or at any of our branch locations.

If you have already sent your payment or if you are experiencing financial hardship and need to discuss a payment arrangement, please contact our Collections Department immediately at [Phone Number] between the hours of [Operating Hours].

Thank you for your prompt attention to this urgent matter.

Sincerely,

[Bank Name]

[Department Name]

[Contact Information]