

[Your Name/Bank Name]
[Department Name]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]
[Date]

RE: URGENT DEMAND FOR PAYMENT - OVERDRAWN ACCOUNT

Account Holder Name: [Customer Name]
Account Number: [Last 4 Digits of Account Number]
Total Overdue Amount: \$[Total Amount]

Dear [Customer Name],

This is a formal demand for the immediate payment of the outstanding balance on your checking account. As of [Current Date], your account remains overdrawn by \$[Total Amount], which includes the initial overdraft amount and accumulated NSF/overdraft fees.

Despite previous notifications, we have not received the necessary funds to bring your account to a positive balance. Your account is now [Number] days past due.

Required Action:

You are required to deposit or wire the full amount of \$[Total Amount] by [Deadline Date] to restore your account to good standing.

Failure to resolve this debt immediately may result in the following actions:

- Permanent closure of your account.
- Reporting of this delinquency to ChexSystems or other credit reporting agencies, which may impact your ability to open bank accounts in the future.
- Referral of your account to an external collection agency.
- Potential legal action to recover the debt.

If you have already made this payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss a payment plan, please contact our collections department immediately at [Phone Number].

Sincerely,

[Name/Signature]
[Title]
[Bank Name]