

[Date]

[Collection Agency Name]  
[Collection Agency Address]  
[City, State, Zip Code]

**RE: Referral of Overdraft Debt for Collection**

To Whom It May Concern,

This letter serves as a formal referral of the following delinquent account for immediate collection action:

- **Debtor Name:** [Debtor Full Name]
- **Account Number:** [Bank Account Number]
- **Total Overdraft Balance:** \$[Amount]
- **Date of Last Activity:** [Date]
- **Last Known Address:** [Debtor Address]
- **Phone Number:** [Debtor Phone Number]

The aforementioned balance represents an outstanding overdraft on a checking account held at [Bank Name]. Despite multiple attempts by our internal billing department to resolve this matter, the account remains unpaid for [Number] days.

Enclosed are copies of the final statement and the history of notices sent to the debtor. You are hereby authorized to take all necessary and legal steps to collect the full amount owed, including any applicable interest or collection fees as permitted by law.

Please acknowledge receipt of this referral and provide us with your internal case tracking number. If you require further documentation, please contact [Contact Person Name] at [Phone Number] or [Email].

Sincerely,

[Your Name/Signature]  
[Your Title]  
[Bank/Organization Name]