

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

[Date]

[Customer Name]
[Customer Address Line 1]
[City, State, Zip Code]

RE: FINAL WARNING - NOTICE OF UNPAID OVERDRAFT BALANCE

Account Number: [Last 4 Digits of Account Number]

Dear [Customer Name],

This is a formal final warning regarding the outstanding overdraft balance on your account. Despite our previous notices, your account remains overdrawn in the amount of **[\$[Amount Owed]**.

Please be advised that this is your final opportunity to resolve this debt voluntarily. You are required to pay the full balance of **[\$[Amount Owed]** by **[Deadline Date]**.

Failure to bring your account to a positive balance by the date mentioned above will result in the following actions:

- Permanent closure of your account.
- Reporting of your account status to national credit bureaus and ChexSystems, which may affect your ability to open future bank accounts.
- Referral of your account to a third-party collection agency.
- Potential legal action to recover the debt, including applicable interest and fees.

You can make a payment immediately via [Online Banking / Mobile App], at any of our branch locations, or by mailing a check to the address listed above.

If you have already sent your payment or if you are experiencing financial hardship and wish to discuss a payment plan, please contact our Collections Department immediately at [Phone Number].

Sincerely,

[Your Name/Department]
[Bank Name]