

DATE: [Insert Date]

TO:

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: SECOND NOTICE - Overdraft Protection Arrears

Account Number: [Insert Account Number]

Total Amount Overdue: \$[Insert Amount]

Dear [Customer Name],

This is a formal second notice regarding the outstanding balance on your overdraft protection facility. As of [Insert Date], your account remains in arrears in the amount of \$[Insert Amount].

We previously contacted you on [Insert Date of First Notice] regarding this matter, but we have not yet received your payment or a response concerning your intentions to clear this debt. Please be advised that your overdraft protection is currently [suspended/restricted] until the full balance is paid.

Required Action:

To bring your account back into good standing, please remit the total amount overdue of \$[Insert Amount] by [Insert Deadline Date]. Payments can be made via online banking, at any branch location, or by phone.

If you are experiencing financial difficulties, we urge you to contact our collections department at [Insert Phone Number] immediately so we can discuss potential repayment options. Ignoring this notice may result in further action, including the permanent closure of your account and reporting of this delinquency to credit bureaus.

If you have already sent your payment, please disregard this letter.

Sincerely,

[Your Name/Department]

[Financial Institution Name]

[Contact Phone Number]