

Date: [Insert Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: URGENT DEMAND FOR REPAYMENT - Overdraft Protection Debt

Account Number: [Insert Account Number]

Dear [Debtor Name],

This letter serves as a formal and urgent demand for the immediate repayment of the outstanding balance on your account regarding your Overdraft Protection facility. As of [Insert Date], your account remains in default with a total overdue balance of **[\$[Insert Amount]]**.

Despite previous notifications, the required payments have not been received. Please be advised that your Overdraft Protection privileges have been [suspended/terminated] effective immediately.

Required Action:

To avoid further collection actions or negative reporting to credit bureaus, you are required to pay the full amount of **[\$[Insert Amount]]** no later than **[Insert Deadline Date]**.

Payment Methods:

- Online Banking: [Insert Link/Instructions]
- Phone: [Insert Phone Number]
- In-Person: Any [Bank Name] branch location

If you are unable to pay the full amount immediately, you must contact our Collections Department at [Insert Phone Number] before the deadline to discuss potential repayment arrangements.

Failure to respond to this demand will result in further escalation, which may include legal action or the transfer of your account to an external collection agency.

Sincerely,

[Your Name/Department Name]

[Organization Name]

[Contact Phone Number]

[Contact Email Address]