

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Notice of Negative Information Regarding Account [Account Number]

Dear [Customer Name],

As required by law, we are writing to inform you that we have reported, or may report, negative information about your account to a consumer reporting agency.

This notice is being sent because your checking account has remained in an overdrawn status for an extended period. Negative information may include, but is not limited to, a failure to pay the overdraft balance or fees associated with your account.

A negative report may be reflected on your credit report and could affect your ability to obtain credit, insurance, or other financial services in the future.

To avoid further reporting or to resolve this matter, please bring your account to a positive balance immediately by depositing [Amount Owed] or by contacting our collections department at [Phone Number].

If you believe any information we have reported is inaccurate, please notify us in writing at the address below with any supporting documentation.

Sincerely,

[Bank Representative Name]

[Bank Name]

[Department Address]