

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Notice of Negative Information Regarding Unpaid Overdraft Fees

Dear [Customer Name],

This letter is to inform you that we have recently reported, or may soon report, negative information to a consumer reporting agency regarding your account ending in [Last 4 Digits of Account Number].

This notice is being sent because of unpaid overdraft fees and an outstanding negative balance totaling \$[Amount] that remains unresolved on your account.

Negative information, such as late payments, missed payments, or other defaults on your account, may be reflected in your credit report or in specialized reports used by financial institutions (such as ChexSystems). This information may negatively impact your ability to open new bank accounts or obtain credit in the future.

To resolve this matter and potentially update the status of this report, please submit the full payment of \$[Amount] by [Due Date].

Payments can be made via the following methods:

- Online at [Website URL]
- By phone at [Phone Number]
- In person at any of our branch locations

If you believe this information is being reported in error or if you have already made this payment, please contact our Dispute Department immediately at [Phone Number] or write to us at [Mailing Address].

Sincerely,

[Bank/Organization Name]

[Department Name]

[Contact Information]