

[Your Bank Name]  
[Bank Address]  
[City, State, Zip Code]  
[Phone Number]

[Date]

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

**Subject: Notice of Overdue Balance - Account Number: [Last 4 Digits of Account]**

Dear [Customer Name],

We are writing to inform you that your account is currently overdue. According to our records, your account has been in a negative status or has missed a scheduled payment since [Date].

**Account Summary:**

- Current Balance Due: \$[Amount]
- Minimum Payment Required: \$[Amount]
- Due Date: [Date]

If you have already made this payment, please disregard this notice. If not, please bring your account up to date as soon as possible to avoid potential late fees or interruptions to your banking services.

You can make a payment through the following methods:

- Online banking or mobile app
- At any local branch
- By calling our customer service line at [Phone Number]

If you are experiencing financial difficulties, please contact us. We are committed to working with you to find a solution or a repayment plan.

Thank you for your prompt attention to this matter.

Sincerely,

[Sender Name/Department Name]  
[Your Bank Name]