

[Bank Name]
[Department Name]
[Street Address]
[City, State, Zip Code]

[Date]

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

Account Number: [Account Number]
URGENT: SECOND OVERDUE NOTICE

Dear [Customer Name],

We are writing to inform you that your account remains in arrears. Despite our previous notice dated [Date of First Letter], we have not yet received the payment required to bring your account up to date.

As of [Current Date], your account details are as follows:

- Overdue Amount: [Amount]
- Late Fees: [Amount]
- **Total Outstanding Balance: [Total Amount]**
- Original Due Date: [Date]

Failure to settle this balance immediately may result in further actions, including the reporting of this delinquency to credit bureaus, which could negatively impact your credit score. Additionally, your banking privileges may be restricted.

If you have already made this payment, please disregard this letter. If you are experiencing financial difficulties, please contact our Collections Department at [Phone Number] immediately so we can discuss potential repayment options.

Please remit the total outstanding balance via your mobile banking app, at any local branch, or by mailing a check using the enclosed envelope.

Sincerely,

[Sender Name/Signature]
[Title]
[Bank Name]