

[Current Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Account Closure - Account Number: [Account Number]

Dear [Customer Name],

We are writing to inform you that your account listed above has been closed effective [Date].

This decision was made because your account has remained in an overdrawn status for [Number] days without being funded to a positive balance. Despite our previous notifications regarding the negative balance of \$[Amount], the required funds were not deposited.

Please be advised of the following:

- **Outstanding Balance:** You remain responsible for the total overdrawn amount of \$[Amount]. Please remit payment immediately.
- **Reporting:** This closure and the unpaid balance may be reported to consumer reporting agencies such as ChexSystems or various credit bureaus.
- **Automated Transactions:** All scheduled transfers, direct deposits, and automatic payments will no longer be processed. Please contact your billers to arrange alternative payment methods.

If you have already sent payment to cover the full negative balance, please contact us immediately at [Phone Number] or visit your local branch.

Sincerely,

[Name/Department]

[Bank Name]