

URGENT NOTICE OF OVERDRAFT

Date: [Insert Date]

[Recipient Name / Business Name]

[Recipient Address]

[City, State, Zip Code]

Re: Demand for Payment - Account Number: [Insert Account Number]

Dear [Contact Person Name],

This letter serves as formal notice that your commercial bank account referenced above is currently overdrawn in the amount of **\$[Insert Amount]**. This balance includes all applicable overdraft fees and service charges incurred to date.

Our records indicate that this deficit has remained outstanding since [Insert Date]. Under the terms of your Commercial Account Agreement, you are required to maintain a positive balance and immediately reimburse the bank for any overdrawn amounts.

Demand is hereby made for the immediate deposit of \$[Insert Amount] to restore your account to a positive status.

Please remit this payment no later than [Insert Deadline Date]. Payment can be made via wire transfer, online banking transfer, or by visiting any branch location.

Failure to rectify this balance by the date specified may result in the following actions:

- Suspension or permanent closure of your commercial account.
- Reporting of this delinquency to commercial credit bureaus.
- Referral of this matter to a legal department or external collection agency.

If you have already sent funds to cover this balance, please disregard this notice. If you have questions regarding these transactions, please contact us immediately at [Insert Phone Number].

Sincerely,

[Your Name/Signature]

[Your Title]

[Bank/Organization Name]