

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Account Number: [Account Number]

Current Balance: [-\$Amount]

Subject: URGENT: Notice Regarding Your Overdrawn Account

Dear [Customer Name],

We are contacting you because your account remains overdrawn. Our records show that your balance has been negative for [Number of Days] days.

To avoid further action, please deposit at least [Amount Needed to Clear] into your account by [Deadline Date].

If we do not receive payment or hear from you by the date listed above, we may be forced to take the following steps:

- Close your account permanently.
- Report the delinquency to national credit bureaus.
- Refer your account to an external collection agency.

If you are experiencing financial hardship, please contact our Collections Department immediately at [Phone Number] to discuss a payment plan. We would prefer to work with you directly to resolve this matter.

If you have already made a deposit to cover this balance, please disregard this notice.

Sincerely,

[Sender Name]

[Department Name]

[Bank/Company Name]