

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

[Date]

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

Subject: Request for Overdraft Resolution - Account Number: [Your Account Number]

Dear [Bank Manager Name or Department],

I am writing to address the current negative balance on my account mentioned above. As of [Date], my account shows an overdraft amount of \$[Amount].

The overdraft occurred due to [briefly state reason, e.g., an unexpected emergency expense / a timing error with an automated deposit]. This is not a typical occurrence for my account, and I am committed to bringing the balance back to good standing.

I would like to propose the following resolution:

- [Option 1: I have deposited/transferred funds today to cover the full balance.]
- [Option 2: I am requesting a payment plan of \$[Amount] per week/month until the balance is cleared.]
- [Option 3: I am requesting a one-time waiver of the overdraft fees associated with this incident.]

I value my relationship with [Bank Name] and aim to prevent this from happening again by [e.g., setting up low balance alerts / linking a savings account for overdraft protection].

Please let me know if this proposal is acceptable or if there are specific forms I need to complete to finalize this resolution. I look forward to your positive response.

Sincerely,

[Your Signature]

[Your Printed Name]