

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

[Date]

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

RE: SECOND WARNING - OVERDRAFT REPAYMENT NOTICE

Account Number: [Account Number]
Current Overdrawn Balance: \$[Amount]

Dear [Customer Name],

We are writing to you because we have not received a response to our previous notice dated [Date of First Letter] regarding the overdrawn status of your account.

As of today, your account remains overdrawn by \$[Amount]. This balance includes any applicable overdraft fees. Please be advised that maintaining a negative balance is a violation of your account agreement.

Action Required:

You are required to deposit funds to cover this deficit immediately. You must bring your account to a positive balance no later than [Deadline Date] to avoid further action.

Failure to resolve this matter may result in the following:

- Suspension or permanent closure of your account.
- Reporting of your account status to credit bureaus or specialized agencies (such as ChexSystems).
- Referral of your account to an external collection agency.

If you are experiencing financial difficulties or if you believe this notice was sent in error, please contact our Collections Department immediately at [Phone Number] to discuss payment options.

Please disregard this letter if a deposit has been made within the last 24 hours.

Sincerely,

[Your Name/Department]
[Company Name]