

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

[Date]

[Authorized Representative Name]
[Company Name]
[Company Address]
[City, State, Zip Code]

RE: DEMAND FOR REPAYMENT - UNAUTHORIZED OVERDRAFT

Account Name: [Company Name]
Account Number: [Account Number]

Dear [Name of Representative],

We are writing to formally notify you that the above-referenced corporate account is currently overdrawn in the amount of [Currency Symbol][Amount].

Our records indicate that this overdraft has not been authorized by the Bank, and no formal overdraft facility is currently in place to cover this deficit. Under the terms and conditions of your Business Banking Agreement, all accounts must maintain a credit balance unless a prior written credit arrangement has been established.

Required Action:

You are hereby requested to deposit sufficient funds into the account to clear the outstanding debit balance immediately. Total payment of [Currency Symbol][Amount] must be received no later than [Date].

Please note that until the account is returned to a credit balance:

- Unauthorized overdraft interest rates will be applied daily.
- Unpaid item fees may be charged for any further outgoing payments.
- The Bank reserves the right to suspend electronic banking privileges or offset this debt against other accounts held by your company with this institution.

If you have already sent funds to cover this balance, please disregard this notice. If you are experiencing financial difficulties, please contact your Relationship Manager at [Phone Number] to discuss this matter.

Yours sincerely,

[Signature]

[Name of Bank Official]

[Title/Position]