

[Date]

[Collection Agency Name]  
[Collection Agency Address]  
[City, State, Zip Code]

**RE: Formal Referral for Debt Collection - Unauthorized Overdraft**

Account Holder Name: [Debtor Full Name]

Account Number: [Account Number]

Total Outstanding Balance: \$[Amount]

Date of Default: [Date]

To Whom It May Concern,

This letter serves as a formal referral of the above-referenced account to your agency for collection services. The balance represents an unauthorized overdraft on the debtor's account that remains unpaid despite our previous attempts to resolve the matter directly.

Please find enclosed the relevant documentation, including:

- A breakdown of the principal amount and accrued interest/fees.
- Copies of final demand notices sent to the debtor.
- The debtor's last known contact information and address.

We authorize [Collection Agency Name] to pursue the full recovery of this debt in accordance with the Fair Debt Collection Practices Act (FDCPA) and all applicable state laws. Please notify us immediately if a payment plan is established or if the debt is recovered in full.

Please acknowledge receipt of this file and provide us with your internal reference number for our records.

Sincerely,

[Your Name/Signature]  
[Your Job Title]  
[Financial Institution/Company Name]  
[Your Phone Number]  
[Your Email Address]