

Date: [Insert Date]

Recipient Name: [Insert Customer Name]

Account Number: [Insert Account Number]

Address: [Insert Customer Address]

Subject: FINAL WARNING: Repayment of Unauthorized Account Overdraft

Dear [Insert Customer Name],

We are writing to inform you that your account remains in an unauthorized overdraft position. Despite our previous notices dated [Insert Date of Previous Notices], we have not yet received the required payment to clear the outstanding balance.

As of today, your account is overdrawn by [**Insert Amount**]. This amount includes applicable interest and administrative fees.

This is a **Final Warning**. You are required to pay the full outstanding balance by [Insert Deadline Date].

Failure to settle this debt or contact us to arrange a repayment plan by the specified date may result in the following actions:

- Formal closure of your account.
- Referral of your account to a third-party debt collection agency.
- Reporting of this default to credit bureaus, which may negatively impact your credit rating.
- Legal proceedings to recover the debt.

Please make a payment immediately via online banking, at any branch, or by calling [Insert Phone Number].

If you are experiencing financial difficulties, we urge you to contact our Debt Management Team at [Insert Phone Number] immediately to discuss potential solutions.

If you have already made this payment within the last 24 hours, please disregard this letter.

Yours sincerely,

[Insert Name/Department]

[Insert Institution Name]