

[Your Name/Bank Name]
[Department Name]
[Address Line 1]
[City, State, Zip Code]
[Date]

[Recipient Name]
[Address Line 1]
[City, State, Zip Code]

**RE: NOTICE OF UNAUTHORIZED OVERDRAFT - ACCOUNT NUMBER: [Last 4
Digits of Account]**

Dear [Recipient Name],

This letter serves as formal notice that your account mentioned above is currently overdrawn in the amount of \$[Amount]. Our records indicate that this overdraft was not authorized and exceeds your available credit or overdraft protection limits.

As of [Date], your account balance is: **\$(Amount)**.

To avoid further action, including the assessment of additional fees or the potential closure of your account, you are required to deposit sufficient funds to cover this deficit immediately. Please ensure that the full outstanding balance is repaid no later than [Deadline Date].

Payments can be made via the following methods:

- Online banking transfer
- In-person at any branch location
- Atm deposit

If you have already made a deposit to cover this amount, please disregard this notice. If you believe this balance is in error or if you are experiencing financial hardship, please contact our Collections Department at [Phone Number] to discuss a repayment plan.

Sincerely,

[Your Signature/Name]
[Title/Position]
[Bank Name]