

[Your Names]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

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

RE: Joint Account Number: [Your Account Number]

Dear Sir/Madam,

We are writing to you regarding the unauthorized overdraft on our joint account mentioned above. We acknowledge that the account is currently overdrawn by [Amount].

This overdraft was unintentional, and we would like to resolve this matter as quickly as possible. We are proposing the following repayment plan to clear the outstanding balance:

[Option 1: Full Payment]

We will pay the full amount of [Amount] by [Date].

[Option 2: Installment Plan]

We propose to pay [Amount] per [week/month], starting on [Date], until the balance is cleared in full.

We kindly request that you consider waiving any overdraft fees or interest charges incurred during this period to help us bring the account back into good standing. Please let us know if this proposal is acceptable or if there are specific forms we need to complete.

Thank you for your cooperation and understanding.

Sincerely,

[Signature 1]
[Print Name 1]

[Signature 2]
[Print Name 2]