

Date: [Insert Date]

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

Subject: SECOND NOTICE: Urgent Overdraft Balance Repayment Required

Dear [Customer Name],

This is a second formal notice regarding the unauthorized overdraft balance on your account [Account Number]. Our records show that as of [Date], your account remains overdrawn by [Amount].

We previously contacted you on [Date of First Notice] regarding this matter, but we have not yet received your payment or a response to resolve the deficit.

Please deposit or transfer sufficient funds to cover this balance immediately to avoid further action, which may include:

- Account suspension or closure.
- Reporting of this delinquency to credit bureaus.
- Additional overdraft or administrative fees.
- Referral to an external collection agency.

If you are unable to pay the full amount at this time, please contact our Collections Department at [Phone Number] or visit your local branch immediately to discuss a potential repayment plan.

If you have already made a deposit to clear this balance within the last 24 hours, please disregard this notice.

Sincerely,

[Sender Name/Department]
[Financial Institution Name]
[Contact Phone Number]