

[Bank Letterhead]

[Date]

[Client Full Name]

[Client Address]

[City, State, Zip Code]

**Subject: NOTICE OF DEFAULT REGARDING ACCOUNT: [Account Number]**

Dear [Mr./Ms./Mx. Client Last Name],

We are writing to formally notify you that your account referenced above is currently in default. Our records indicate that your payment, which was due on [Due Date], has not been received. As of the date of this letter, the total overdue amount is [Currency and Amount].

Please be advised that under the terms and conditions of your agreement with [Name of Bank], failure to rectify this delinquency may result in further actions, including but not limited to, the accrual of late fees, negative reporting to credit bureaus, or the initiation of formal legal proceedings to recover the debt.

We request that you remit the outstanding balance immediately. If you have already made this payment, please disregard this notice.

If you are experiencing financial difficulties, we encourage you to contact our Collections Department at [Phone Number] during business hours to discuss potential repayment arrangements.

Sincerely,

[Name of Officer/Department]

[Official Title]

[Name of Bank]