

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

[Date]

[Bank Name]  
[Department Name, e.g., Collections/Loss Mitigation]  
[Bank Address]  
[City, State, Zip Code]

**RE: Notice of Right to Cure - Account Number: [Your Account Number]**

To Whom It May Concern,

I am writing in response to your notice regarding the overdrawn status of the above-referenced account. According to my records and your notification, the account currently carries a negative balance of \$[Amount].

I am exercising my right to cure this default. I intend to bring the account into good standing by paying the full past-due amount. Please find enclosed a payment in the amount of \$[Amount] to satisfy the outstanding balance and any applicable fees associated with this specific default period.

Please update your records to reflect that this account has been cured and is no longer in default. I request that you provide written confirmation that the settlement has been received and that the negative status of this account has been resolved.

Furthermore, I request that any negative reporting to credit bureaus or banking databases (such as ChexSystems) regarding this specific overdraft be updated or removed, as the right to cure has been exercised within the permitted timeframe.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]