

[Date]

[Customer Name]  
[Address Line 1]  
[Address Line 2]  
[City, State, Zip Code]

**Subject: Final Notice of Account Closure and Demand for Payment**

Dear [Customer Name],

This letter serves as formal notification that your [Account Type] account ending in [Last 4 Digits of Account Number] has been closed effective [Date].

Our records indicate that your account has been overdrawn since [Date]. Despite previous attempts to contact you, the account remains in a negative status. As of the date of this letter, the total outstanding balance is **[\$Amount]**.

To prevent further action, please remit the full balance by [Deadline Date]. Payment can be made through the following methods:

- Online banking via [Website URL]
- By phone at [Phone Number]
- In person at any local branch
- By mail to: [Mailing Address for Payments]

Failure to clear this debt may result in your account details being reported to credit reporting agencies and/or specialized check-verification services such as ChexSystems. This may impact your ability to open bank accounts in the future.

If you have already sent payment or believe this notice is in error, please contact our Collections Department immediately at [Phone Number].

Sincerely,

[Sender Name/Department]  
[Bank Name]