

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

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

RE: NOTICE OF ACCOUNT CLOSURE

Account Number: [Account Number]

Dear [Customer Name],

We are writing to inform you that your account listed above has been closed effective [Date].

This action has been taken because your account has remained in an overdrawn status for [Number] days, despite our previous notifications. As of today, your account balance is - [Amount].

Please be advised of the following:

- You must immediately stop using any debit cards or checks associated with this account.
- You are required to pay the outstanding balance of [Amount] by [Due Date] to avoid further collection efforts.
- Failure to settle this debt may result in a report being filed with consumer reporting agencies (such as ChexSystems), which may impact your ability to open bank accounts in the future.

If you have already sent payment, please disregard the balance request, though the account remains closed.

If you have any questions, you may contact our collections department at [Phone Number].

Sincerely,

[Bank Representative Name]
[Department Name]