

Date: [Insert Date]

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

Subject: Urgent Notice Regarding Your Continuous Overdraft Status

Dear [Customer Name],

Account Number: [Insert Account Number]

We are writing to inform you that your account has been in an overdrawn status for [Number] consecutive days. Our records show that your current balance is -\${Amount}.

While we provide overdraft protection as a temporary convenience, your account agreement requires that the balance be brought to a positive standing promptly. Maintaining a continuous negative balance may result in the following:

- Additional daily overdraft fees or interest charges.
- Temporary suspension of your debit card or electronic transfers.
- Reporting of the delinquency to credit bureaus.
- Closure of your account and referral to a collection agency.

Required Action: Please deposit or transfer sufficient funds to cover the negative balance by [Deadline Date] to avoid further action.

If you are experiencing financial hardship or believe there is an error, please contact our Customer Service Department at [Phone Number] or visit your local branch immediately so we can discuss available options with you.

If you have already made a deposit to resolve this balance, please disregard this notice.

Sincerely,

[Bank Name]
[Department Name]
[Contact Information]