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

[Date]

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

RE: Notice of Negative Balance and Demand for Repayment

Dear [Recipient Name],

This letter serves as formal notification that your account [Account Number/ID] currently carries a negative balance of $[Amount].

According to our records, this deficit was caused by [Reason, e.g., overpayment, reversed transaction, or insufficient funds] on [Date]. As per the terms of your agreement, you are required to maintain a positive balance and repay any outstanding debts immediately.

Please remit the full payment of $[Amount] by [Due Date] to bring your account back to good standing. You may make a payment through the following methods:

- [Payment Method 1, e.g., Online Portal Link]
- [Payment Method 2, e.g., Bank Transfer Details]
- [Payment Method 3, e.g., Check by Mail]

Failure to resolve this balance by the date mentioned above may result in further action, including account suspension, referral to a collection agency, or reporting to credit bureaus.

If you believe this balance is in error or if you have already sent your payment, please contact our billing department at [Phone Number] or [Email Address] immediately.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Signature]
[Your Title/Position]