

Date: [Insert Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Overdraft Grace Period Expiration

Dear [Customer Name],

This letter is to inform you that the grace period for your overdrawn account ending in [Last 4 Digits of Account Number] is scheduled to expire on [Expiration Date].

As of [Current Date], your account balance is \$[Amount].

To avoid additional overdraft fees or further collection actions, please deposit sufficient funds to bring your account to a positive balance before the expiration date mentioned above. If the account remains overdrawn after this date, the following may occur:

- Assessment of daily overdraft or extended vacancy fees.
- Temporary suspension of your debit card or charging privileges.
- Potential closure of the account.

If you have already made a deposit to cover this balance, please disregard this notice. If you are experiencing financial hardship, please contact our customer service team at [Phone Number] to discuss available payment options.

Thank you for your prompt attention to this matter.

Sincerely,

[Bank/Company Name]

[Department Name]

[Contact Information]