

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: Notice of Transfer of Overdrawn Account

Account Number: [Last 4 Digits of Account Number]

Dear [Customer Name],

This letter is to formally notify you that your unpaid overdraft balance of \$[Amount] with [Bank Name] has been transferred to a third-party collection agency for recovery.

Despite previous requests for payment, the account remains in a negative status. As of [Date], the management of this debt has been assigned to:

Collection Agency Name: [Agency Name]

Address: [Agency Address]

Phone Number: [Agency Phone Number]

Reference Number: [Reference Number]

Please direct all future communication and payments regarding this balance to the agency listed above. This transfer may be reported to national credit reporting agencies, which could impact your credit score and your ability to open future banking accounts.

If you have already sent payment in full, please disregard this notice.

Sincerely,

[Name/Department]

[Bank Name]