

**Date:** [Insert Date]

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

**Subject: Notice of Account Hold Due to Repeated Overdrafts**

Dear [Customer Name],

We are writing to inform you that a temporary hold has been placed on your account number ending in [Last 4 Digits of Account Number], effective [Date].

This action has been taken due to a pattern of repeated overdrafts on your account. Specifically, your account has incurred [Number] overdraft instances within the last [Number] days. Our records indicate that your balance is currently [Current Balance].

**What this means for you:**

- Electronic transfers, check clearings, and debit card transactions are currently restricted.
- Automatic bill payments may be returned unpaid.
- You will be unable to withdraw funds until the account hold is reviewed.

To resolve this matter and restore full access to your account, you are required to bring your account to a positive balance immediately. We also request that you contact our Member Services Department at [Phone Number] or visit your local branch to discuss a repayment plan and account management options.

If the account remains in a negative status for more than [Number] days, we may be forced to close the account permanently and report the status to credit reporting agencies.

Thank you for your prompt attention to this matter.

Sincerely,

[Name of Representative]  
[Title]  
[Financial Institution Name]