

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Date]

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

RE: Account Number [Insert Account Number]

Dear [Debt Collector Name],

I am writing to formally dispute the validity of the debt associated with the account number listed above regarding an alleged overdrawn bank account. I am requesting that you provide verification and validation of this debt as per my rights under the Fair Debt Collection Practices Act (FDCPA).

Please provide the following information:

- The name and address of the original financial institution.
- An itemized statement of the alleged debt, including the specific transactions that led to the overdrawn balance.
- Breakdown of any fees, interest, or penalties added to the original balance.
- Proof that you are authorized to collect this debt or documentation showing the transfer of ownership of this account.
- A copy of the original agreement or contract associated with this account.

Be advised that I am disputing this debt. Under the FDCPA, you must stop all collection efforts until you provide the requested validation. If you cannot provide the requested documentation, please cease all collection activities and remove any negative information related to this debt from my credit reports.

Finally, I request that you limit all future communications regarding this matter to written correspondence only sent to the address listed above.

Sincerely,

[Your Signature]
[Your Printed Name]