

[Current Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Overdrawn Account - [Account Number]

Dear [Customer Name],

We are writing to inform you that your account referenced above is currently overdrawn by [Amount]. This occurred on [Date] due to [Transaction Description].

As this is the first time your account has been overdrawn, we have [waived/applied] a formal overdraft fee of [Amount]. We understand that mistakes can happen, and we want to help you manage your account effectively.

To avoid further fees or the decline of future transactions, please deposit sufficient funds to cover the negative balance by [Date]. You can make a deposit via our mobile app, at any ATM, or by visiting a local branch.

If you have already made a deposit to correct this balance, please disregard this notice. If you believe there is an error or if you have questions regarding your account status, please contact our customer service department at [Phone Number].

Thank you for choosing [Bank Name].

Sincerely,

[Sender Name]

[Title/Department]

[Bank Name]