

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notification of Account Overdraft

Dear [Customer Name],

This letter is to inform you that on [Date of Incident], your account ending in [Last 4 Digits of Account Number] reached a negative balance. This occurred due to the following transaction: [Transaction Description/Check Number] in the amount of \$[Amount].

As this is the first time this has occurred, we would like to bring this to your attention so you may rectify the balance immediately. Please deposit or transfer funds to cover the deficit of \$[Current Negative Balance] by [Due Date] to avoid further action or additional fees.

We recommend reviewing your account statements and setting up balance alerts via our mobile app or website to help manage your funds effectively in the future.

If you have already made a deposit to cover this amount, please disregard this notice. If you believe there has been an error, please contact our customer service department at [Phone Number] during business hours.

Sincerely,

[Name of Bank Representative]

[Title]

[Bank Name]