

[Bank Name]
[Bank Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: Notice of Initial Overdraft - Account Number ending in [Last 4 Digits]

Dear [Customer Name],

This letter is to inform you that your account has reached a negative balance. On [Date of Overdraft], the following transaction(s) resulted in an overdraft:

- [Transaction Description] - [Amount]

As a result, your current account balance is **[\$[Amount]]**. This total includes an overdraft fee of **[\$[Fee Amount]]** which has been applied to your account.

Please make a deposit or transfer funds to bring your account to a positive balance immediately to avoid further fees or service interruptions. If a deposit is already in progress, please disregard this notice.

If you believe this notice was sent in error or if you have questions regarding your account, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Bank Name/Representative Name]
[Department]