

[Date]

[Customer Name]

[Address Line 1]

[City, State, Zip Code]

RE: IMPORTANT NOTICE REGARDING YOUR OVERDRAFT BALANCE

Account Number ending in: [XXXX]

Dear [Customer Name],

We are writing to inform you that your account currently has a negative balance of \$[Amount]. This letter serves as a formal request for you to bring your account to a positive balance immediately.

Our records indicate that your account has been overdrawn since [Date]. It is important that you deposit or transfer sufficient funds to cover this deficit to avoid further action, which may include:

- Additional overdraft or late fees.
- Restriction or closure of your account.
- Reporting of the delinquency to credit reporting agencies.

If you have already made a deposit to resolve this balance, please disregard this notice. If you are experiencing financial hardship and are unable to pay the full amount at this time, please contact our Collections Department at [Phone Number] to discuss potential payment arrangements.

You may resolve this balance by making a deposit at any branch location, via our mobile app, or through an ATM.

Thank you for your prompt attention to this matter.

Sincerely,

[Bank Name]

[Department Name]

[Phone Number]