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

Subject: SECOND WARNING - Urgent Notice regarding your negative balance

Dear [Customer Name],

This is a formal second warning regarding the negative balance on your account [Account Number]. Our records show that as of [Date], your account remains overdrawn by [Amount].

We previously contacted you on [Date of First Warning] regarding this matter, but we have not yet received the necessary funds to clear the deficit. Please be advised that maintaining a negative balance is a breach of our terms and conditions.

Action Required:
Please deposit [Amount] immediately to bring your account back to a positive standing. You can make this payment via [Payment Method/Online Portal/Branch Visit].

Failure to resolve this balance by [Deadline Date] may result in further action, which could include:

- Suspension or closure of your account.
- Reporting of this delinquency to credit bureaus.
- Referral of your account to an external collection agency.

If you have already sent the payment, please disregard this notice. If you are experiencing financial difficulties and wish to discuss a repayment plan, please contact our collections department at [Phone Number] immediately.

Sincerely,

[Your Name/Department]
[Company Name]