[Bank Name]
[Branch Address]
[City, State, Zip Code]
[Date]

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

RE: SECOND NOTICE - Overdrawn Account [Account Number]

Dear [Customer Name],

This is a formal follow-up to our previous notice dated [Date of First Notice] regarding the overdrawn status of your account. As of today, our records indicate that your account remains in a negative balance of $[Amount].

This balance includes the original overdraft amount plus accrued overdraft fees of $[Fee Amount].

We ask that you please deposit sufficient funds to cover this deficiency immediately. Failure to bring your account to a positive balance within [Number] days may result in the following actions:

- Suspension of account privileges or debit card usage.
- Reporting of this delinquency to credit bureaus and ChexSystems.
- Closure of the account and referral to a collection agency.

If you have already sent a payment or made a deposit, please disregard this notice. If you are experiencing financial hardship and wish to discuss a repayment plan, please contact our Collections Department at [Phone Number] between [Hours of Operation].

Thank you for your prompt attention to this matter.

Sincerely,

[Sender Name/Department]
[Bank Name]