[Date]

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

RE: SECOND NOTICE - Overdrawn Account Number: [Account Number]

Dear [Customer Name],

This is a second notification regarding the overdrawn status of your account. As of [Current Date], our records indicate that your account remains overdrawn by **$[Amount]**.

Despite our previous notice sent on [Date of First Letter], we have not yet received the funds necessary to bring your account balance to a positive standing. Please be advised that continued delinquency may result in the following:

- Additional daily overdraft fees or penalties.
- Temporary or permanent suspension of your debit card and banking privileges.
- Reporting of this delinquency to credit bureaus and ChexSystems.
- Closing of the account and referral to a collection agency.

To avoid further action, please deposit the full amount of **$[Amount]** immediately. You may do this via a mobile deposit, at any of our branch locations, or by an electronic transfer from another institution.

If you have already made a deposit to cover this balance, please disregard this letter. 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,

[Name/Department]
[Bank Name]
[Bank Phone Number]