

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: Second Notice - Overdrawn Account [Account Number]

Dear [Customer Name],

Our records indicate that your account remains overdrawn following our initial notice sent on [Date of First Notice]. As of today, your account balance is \$[Current Balance].

Because the account has remained in a negative status for [Number] consecutive days, an additional Overdraft Fee of \$[Fee Amount] has been assessed to your account. This brings your total amount due to \$[Total Amount Due].

To avoid further fees or the potential suspension of your banking privileges, please deposit sufficient funds to bring your account to a positive balance immediately.

You may make a deposit via:

- Mobile App Transfer
- Online Banking
- ATM Deposit
- Visiting a local branch

If you have already made a deposit to cover this balance, please disregard this letter. If you are experiencing financial hardship, please contact our Collections Department at [Phone Number] to discuss payment options.

Sincerely,

[Your Name/Department]

[Bank Name]