

[Your Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: SECOND NOTICE - Overdrawn Account [Account Number]

Dear [Recipient Name],

We are writing to follow up on our previous notice dated [Date of First Letter] regarding the overdrawn status of your account. As of today, your account remains in a negative balance of \$[Amount].

This is a formal second warning. Your account has been overdrawn for [Number] days. Please be advised that continued failure to bring your account to a positive balance may result in the following actions:

- Assessment of additional daily overdraft fees.
- Suspension of your debit card and banking privileges.
- Reporting of this delinquency to credit bureaus.
- Closure of the account and referral to a collection agency.

To resolve this matter, please deposit or transfer at least \$[Amount] immediately to cover the deficit and any applicable fees. You can make a deposit via our mobile app, at an ATM, or by visiting one of our branches.

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

Sincerely,

[Sender Name]
[Title/Department]