

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

[Date]

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

RE: URGENT - Unresolved Overdraft on Account Number: [Your Account Number]

Dear [Bank Representative Name or Customer Service Department],

I am writing this letter regarding the current overdraft status of my account, which remains unresolved as of [Date]. This matter requires immediate attention to prevent further penalties or legal action.

According to my records, the account is currently overdrawn by [Amount]. I am contacting you today to:

- Discuss a formal repayment plan to clear the outstanding balance.
- Request a waiver or reduction of accumulated overdraft fees due to [Briefly state reason, e.g., financial hardship/error].
- Verify the exact total required to bring the account back to a positive balance.

I am committed to resolving this issue promptly. Please contact me at [Your Phone Number] or [Your Email] at your earliest convenience so we can finalize a resolution. I look forward to your immediate response to prevent the closure of this account or its referral to a collection agency.

Sincerely,

[Your Signature]

[Your Printed Name]