URGENT: SECOND NOTICE

[Date]

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

RE: Account Number ending in [Last 4 Digits]

Dear [Customer Name],

This is an urgent follow-up to our previous notification dated [Date of First Letter] regarding the overdrawn status of your account. As of today, your account remains overdrawn by **$[Amount]**.

Our records indicate that we have not yet received a deposit to cover this balance. It is critical that you bring your account to a positive balance immediately to avoid further consequences.

Required Action:

- Deposit or transfer at least $[Amount] into your account by [Deadline Date].
- Review your recent transactions to identify the cause of the overdraft.
- Contact our collections department at [Phone Number] if you are experiencing financial hardship.

Failure to resolve this balance immediately may result in the following:

- Additional overdraft or extended vacancy fees.
- Suspension of your debit card and ATM privileges.
- Closure of your account.
- Reporting of your account status to credit bureaus and specialized agencies (such as ChexSystems).

If you have already made a deposit to cover this amount, please disregard this notice.

Sincerely,

[Bank Name]
[Department Name]
[Contact Phone Number]
[Website URL]