[Your Name/Bank Name]
[Department Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: FINAL DEMAND FOR PAYMENT - ACCOUNT CLOSURE

Account Number: [Last 4 digits of Account Number]

Dear [Customer Name],

This letter serves as formal notification that your account mentioned above has been closed due to a persistent negative balance. Despite previous notifications, your account remains overdrawn in the amount of **$[Amount Due]**.

This is a **Final Demand** for the full payment of the outstanding balance. You are required to remit the total amount of $[Amount Due] by [Due Date] to resolve this debt.

Payment can be made via the following methods:

- Online banking portal
- In person at any branch location
- Mailed check or money order (payable to [Bank Name])

Failure to settle this balance by the deadline may result in the following actions:

- Reporting of your delinquency to ChexSystems, Early Warning Services, or other credit reporting agencies.
- Referral of your account to an external collection agency.
- Potential legal action to recover the debt.

If you have already sent payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss a payment plan, please contact our Collections Department immediately at [Phone Number].

Sincerely,

[Authorized Signature]
[Printed Name/Title]
[Bank Name]