[Current Date]

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

RE: FINAL DEMAND FOR PAYMENT - ACCOUNT NUMBER: [Account Number]

Dear [Recipient Name],

This letter serves as a formal final demand for payment regarding the overdrawn balance on the above-referenced commercial account. As of [Date], your account remains in a negative status with a total balance due of **$[Amount Due]**.

Despite previous notifications sent on [Dates of Previous Notices], we have not received the necessary funds to bring your account to a positive balance. Please be advised that this is your final opportunity to resolve this debt voluntarily.

To avoid further action, you must remit the full amount of $[Amount Due] by [Deadline Date]. Payment can be made via [Wire Transfer/Certified Check/In-Branch Deposit].

Failure to comply with this final demand will result in the following actions:

- The immediate and permanent closure of your commercial account.
- Reporting of this delinquency to commercial credit reporting agencies and ChexSystems.
- Referral of this matter to a third-party collection agency or our legal department to initiate litigation.

If you have already sent payment, please disregard this notice. If you wish to discuss a repayment plan, you must contact our Recovery Department immediately at [Phone Number].

Sincerely,

[Your Name/Signature]
[Your Title]
[Bank/Organization Name]