

**Date:** [Date]

**To:** [Account Holder Name]

[Address Line 1]

[Address Line 2]

**Subject: Important Notice Regarding Your Account Overdraft Status**

Dear [Account Holder Name],

We are writing to inform you that your account ending in [Last 4 Digits of Account Number] has recently reached a negative balance. Our records indicate that you have utilized the Courtesy Pay service to cover transactions that exceeded your available funds.

This letter serves as a formal warning regarding your current account status. Please be advised of the following:

- **Outstanding Balance:** Your current account balance is \$[Amount].
- **Fees Incurred:** Overdraft fees in the amount of \$[Fee Amount] have been assessed to your account.
- **Repayment Requirement:** To maintain your account in good standing and ensure continued access to Courtesy Pay services, you must bring your account to a positive balance within [Number] days.

If the account is not brought to a positive balance by [Deadline Date], we may take the following actions:

- Suspension or removal of Courtesy Pay privileges.
- Restriction of ATM and Debit Card usage.
- Reporting of the delinquency to credit reporting agencies.
- Closure of the account.

We encourage you to make a deposit as soon as possible. You can deposit funds via our mobile app, at an ATM, or by visiting any branch location.

If you have already made a deposit to cover this balance, please disregard this notice. If you are experiencing financial hardship and wish to discuss payment options, please contact our Member Services department at [Phone Number].

Sincerely,

[Name/Department]

[Financial Institution Name]