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[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: Final Notice of Overdraft Fees and Account Closure

Account Number ending in: [Last 4 Digits of Account Number]

Dear [Customer Name],

This letter serves as formal notification regarding the status of your account. As of [Date], your account remains in an overdrawn status with a current balance of [Amount].

Please be advised that a final overdraft fee of [Fee Amount] has been assessed to your account as of [Date] due to the extended period of negative balance. This brings your total outstanding balance to [Total Amount Due].

Due to the failure to bring the account to a positive balance, we regret to inform you that your account will be officially closed on [Closure Date].

To prevent further action, including the reporting of this delinquency to credit bureaus or collection agencies, please remit the full payment of [Total Amount Due] by [Due Date].

Payment can be made via the following methods:

- Online banking portal
- In person at any local branch
- By mailing a check to the address listed below

If you have already sent your payment, please disregard this notice. If you have questions or need to discuss a payment plan, please contact our Collections Department at [Phone Number] during business hours.

Sincerely,

[Name/Signature]

[Department Name]

[Financial Institution Name]