

[Bank Name]  
[Bank Address]  
[City, State, Zip Code]  
[Date]

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

**RE: Notice of Overdrawn Account - Account Ending in [Last 4 Digits]**

Dear [Customer Name],

This letter is to inform you that your account referenced above is currently overdrawn. As of [Date], your account balance is -[Amount].

The following transaction(s) resulted in this overdraft:

- [Transaction Date]: [Description] - [Amount]
- [Transaction Date]: [Description] - [Amount]

As a result of this overdraft, an insufficient funds fee of [Fee Amount] has been applied to your account. To avoid further fees or potential disruptions to your account services, please deposit or transfer sufficient funds to cover the negative balance immediately.

If you have already made a deposit to resolve this balance, please disregard this notice. If you believe there has been an error or if you are experiencing financial hardship, please contact our customer service department at [Phone Number] or visit your local branch.

Thank you for your prompt attention to this matter.

Sincerely,

[Bank Representative Name]  
[Department Name]  
[Bank Name]