

[Date]

[Customer Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Subject: Notice of Overdrawn Account

Dear [Customer Name],

This letter is to inform you that your account number ending in [Last 4 Digits] is currently overdrawn. As a service to you, we have applied our Courtesy Pay benefit to cover the following transaction(s):

- Date of Transaction: [Date]
- Description: [Merchant/Transaction Name]
- Amount: \$[Amount]
- Overdraft Fee: \$[Fee Amount]

Current Account Balance: \$[Current Balance]

Please be advised that your account must be brought to a positive balance immediately. You can make a deposit via our mobile app, at any ATM, or by visiting one of our branch locations.

If you have already made a deposit to cover this amount, please disregard this notice. If you have questions regarding your account status or our Courtesy Pay policy, please contact our Member Services department at [Phone Number] or visit [Website].

Thank you for your prompt attention to this matter.

Sincerely,

[Bank/Credit Union Name]

[Department Name]