

[Date]

[Customer Name]

[Street Address]

[City, State, Zip Code]

RE: FINAL NOTICE - OVERDRAWN ACCOUNT

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

Dear [Customer Name],

This is a formal and final notice regarding the negative balance on your account. Despite our previous attempts to contact you, your account remains overdrawn in the amount of **\$(Total Amount Owed)**.

Please be advised that this is your final opportunity to resolve this debt directly with [Bank Name]. You are required to deposit the full amount of the deficit by [Deadline Date] to bring your account into good standing.

Failure to pay this balance immediately will result in the following actions:

- Permanent closure of your account.
- Reporting of your delinquency to national credit bureaus and ChexSystems, which may affect your ability to open bank accounts in the future.
- Referral of your account to an external collection agency.
- Potential legal action to recover the debt, including applicable interest and fees.

Payment can be made online, via our mobile app, or at any of our local branches. If you are unable to pay the full amount, please contact our Collections Department immediately at [Phone Number] to discuss a payment arrangement.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Sender Name/Department]

[Bank Name]

[Phone Number]