

[Your Name/Company Name]
[Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

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

Subject: Notice of Negative Account Balance - Account #[Account Number]

Dear [Recipient Name],

This letter is to formally notify you that your account [Account Number] currently shows a negative balance of \$[Amount].

Our records indicate that this balance is a result of [Reason for Negative Balance, e.g., overdraft, returned payment, or service fees]. To maintain your account in good standing and avoid potential service interruptions or additional late fees, we request that you resolve this balance immediately.

Payment Instructions:

- **Online:** Log in to your portal at [Website URL] to make a payment.
- **By Phone:** Call our billing department at [Phone Number].
- **By Mail:** Send a check or money order to the address listed at the top of this letter.

Please ensure that payment is received by [Due Date] to bring your balance back to zero or higher.

If you have already made a payment or believe this notice was sent in error, please contact us immediately so we can update our records. If you are experiencing financial hardship, please reach out to discuss potential payment arrangements.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Department]