

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

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

**RE: NOTICE OF ACCOUNT CLOSURE - Account Number: [Account Number]**

Dear [Customer Name],

This letter serves as formal notification that [Bank Name] will be closing your [Account Type] account ending in [Last 4 Digits] effective [Date of Closure].

Our records indicate that your account has maintained a continuous negative balance for over [Number] days. Despite previous notifications regarding your overdraft status, the account has not been brought to a positive balance.

**Current Account Status:**

Outstanding Balance: \$[Amount]  
Closure Date: [Date]

To avoid further action, you must deposit the full outstanding balance by the closure date mentioned above. Please be advised that if the balance remains unpaid, we may refer this debt to a third-party collection agency and report the delinquency to consumer reporting agencies such as ChexSystems or Early Warning Services. This may impact your ability to open bank accounts in the future.

If you have any automatic deposits or recurring payments linked to this account, please redirect them to another financial institution immediately to avoid failed transactions.

If you have questions or wish to discuss a repayment plan, please contact our Collections Department at [Phone Number] between [Hours of Operation].

Sincerely,

[Name/Department]  
[Bank Name]