

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: Notice of Account Closure - Account Number ending in [Last 4 Digits]

Dear [Customer Name],

We are writing to formally notify you that [Bank Name] has decided to close your [Account Type] account effective [Date].

This decision was made following a review of your account history, which indicates a continuous violation of our Overdraft Policy. Our records show that your account has maintained a negative balance for [Number] consecutive days, despite previous notifications requesting that the account be brought to a positive standing.

Important Information Regarding Your Closure:

- **Final Balance:** Your current outstanding balance is \$[Amount]. This amount is due immediately.
- **Automated Transactions:** Please cancel all pre-authorized automatic debits and direct deposits associated with this account immediately.
- **Card Usage:** Your debit card(s) associated with this account have been deactivated. Please destroy them.
- **Reporting:** Please be advised that continued failure to resolve the negative balance may result in your account being reported to consumer reporting agencies (such as ChexSystems) and/or a third-party collection agency.

If you have questions regarding this notice or wish to arrange a payment plan for the outstanding balance, please contact our Account Recovery Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Bank Name]

[Department Name]