

[Current Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Account Closure - Account Number: [Account Number]

Dear [Customer Name],

This letter is to formally notify you that your account with [Bank/Institution Name] has been closed effective [Date].

This action was taken due to a persistent negative balance of \$[Amount] that has remained unresolved despite previous notifications sent on [Dates of previous notices]. As of the date of this letter, the outstanding balance remains unpaid.

Please be advised of the following:

- Your access to online banking and debit card services has been terminated.
- Any outstanding checks or pre-authorized transfers will no longer be honored.
- The details of this closure and the unpaid balance may be reported to consumer reporting agencies (such as ChexSystems or credit bureaus).

To prevent further action, please submit the full payment of \$[Amount] by [Deadline Date]. Payments can be made via [Payment Methods, e.g., certified check or at a local branch].

If you have already sent this payment, please disregard this notice. If you have questions regarding this closure, you may contact our Recovery Department at [Phone Number].

Sincerely,

[Your Name/Department Name]

[Bank/Institution Name]