[Date]

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

RE: FINAL NOTICE - NOTICE OF ACCOUNT CLOSURE

Account Number: [Account Number]

Dear [Customer Name],

This letter serves as formal notification that your account remains overdrawn in the amount of $[Amount]. Despite our previous attempts to contact you, the outstanding balance has not been cleared.

As a result, we are providing you with a final notice that your account will be closed on [Date of Closure].

To prevent the permanent closure of your account and potential reporting to credit bureaus or collection agencies, you must deposit the full overdrawn amount of $[Amount] by [Deadline Date].

Please note that once the account is closed:

- All associated debit cards and checks will be deactivated immediately.
- Any recurring payments or direct deposits will be rejected.
- Your account status may be reported to ChexSystems or other national credit reporting agencies.
- The remaining debt may be referred to an external collection agency.

If you have already sent the payment, please disregard this notice. If you wish to discuss a repayment plan, please contact our Collections Department immediately at [Phone Number].

Sincerely,

[Sender Name/Department]
[Bank/Financial Institution Name]