[Current Date]

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

Subject: Notice of Account Closure - Uncured Overdraft Balance

Dear [Customer Name],

Our records indicate that your account, ending in [Last 4 Digits of Account Number], has maintained a negative balance for [Number] consecutive days. Despite previous notifications, the outstanding balance of $[Amount] remains unpaid.

As a result, we are writing to inform you that your account has been closed effective [Date].

Please be advised of the following:

- All access to online banking, debit cards, and check-writing privileges associated with this account has been revoked.
- Any recurring deposits or automatic payments (ACH) scheduled for this account will be returned unpaid.
- If the outstanding balance is not paid in full by [Deadline Date], we may refer this debt to a third-party collection agency and report the delinquency to ChexSystems or other credit reporting agencies.

To settle this balance and prevent further collection actions, please send a payment for $[Amount] to the address below or visit a local branch immediately.

[Bank Name]
[Payment Mailing Address]
[City, State, Zip Code]

If you have any questions or believe this action has been taken in error, please contact our Collections Department at [Phone Number].

Sincerely,

[Bank Representative Name/Department]
[Bank Name]