

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notification of Depleted Overdraft Line of Credit

Dear [Customer Name],

This letter is to formally notify you that the Overdraft Line of Credit associated with your account ending in [Last 4 Digits of Account Number] has reached its maximum limit and is currently depleted.

As of [Date], your available credit balance is \$0.00. Because this limit has been reached, the bank may be unable to cover any further transactions that exceed your current checking account balance. Future transactions that exceed your available funds may be declined or returned unpaid, and may result in non-sufficient funds (NSF) fees.

Account Summary:

- Current Balance Owed: \$[Amount]
- Credit Limit: \$[Amount]
- Available Credit: \$0.00

To restore your overdraft protection, please make a payment to reduce the outstanding balance of your Line of Credit. Payments can be made via [Online Banking / Branch Visit / Mobile App].

If you have questions regarding your account or wish to discuss repayment options, please contact our Customer Service department at [Phone Number] or visit your local branch.

Sincerely,

[Bank Name]

[Department Name]

[Contact Information]