

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notification of Exhausted Reserve Credit Line

Dear [Customer Name],

This letter is to formally notify you regarding the status of your Reserve Credit Line associated with account number [Account Number].

As of [Date], our records indicate that your available credit has been fully utilized. The current outstanding balance on this credit line is \$[Amount]. Consequently, there are no remaining funds available for withdrawal or overdraft protection at this time.

Please be advised of the following:

- Any further attempts to draw from this line will be declined.
- Future transactions exceeding your checking account balance may result in overdraft fees or returned items.
- Automated transfers or scheduled payments linked to this credit line may fail.

To restore your available credit, please make a payment toward your outstanding balance. You can review your repayment options through [Online Portal/Mobile App] or by visiting a branch location.

If you have recently made a payment that is not yet reflected in this notice, or if you wish to discuss a repayment plan, please contact our Customer Service Department at [Phone Number].

Thank you for your prompt attention to this matter.

Sincerely,

[Sender Name]

[Title]

[Financial Institution Name]