

[Bank Name]
[Department Name]
[Bank Address]
[City, State, Zip Code]

[Date]

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

Subject: ADVISORY: Overdraft Credit Line Fully Utilized

Dear [Customer Name],

Account Number: [Account Number]

We are writing to inform you that your Overdraft Credit Line associated with the account mentioned above has reached its maximum limit. As of [Date], the total outstanding balance on this credit line is [Currency/Amount].

Since your credit limit is currently fully utilized, please be advised of the following:

- Any further withdrawal requests, checks presented for payment, or automated debits that exceed your available balance may be declined or returned unpaid.
- Returned items may be subject to non-sufficient funds (NSF) fees as outlined in our Fee Schedule.
- Interest will continue to accrue on the outstanding balance until it is repaid.

To ensure uninterrupted service and avoid potential fees, we recommend that you make a deposit or transfer funds to reduce your balance below the credit limit as soon as possible.

If you have already made a payment or believe this notification is in error, please disregard this letter. You can view your real-time balance and transaction history through our online banking portal or mobile app.

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

Sincerely,

[Sender Name/Department]
[Bank Name]