

[Date]

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

Subject: IMPORTANT: Overdraft Protection Limit Reached

Dear [Customer Name],

This letter is to inform you that your account ending in [Last 4 Digits of Account Number] has reached its maximum Overdraft Protection limit.

Current Status:

Overdraft Limit: \$[Amount]
Current Overdrawn Balance: \$[Amount]

Because you have reached your limit, any further transactions, including checks, ATM withdrawals, or automatic payments, may be declined or returned unpaid. Please be advised that "Returned Item Fees" or "Insufficient Funds Fees" may apply to any declined transactions.

To restore your account to good standing and ensure continued coverage, please make a deposit or transfer funds to cover the negative balance immediately.

If you have already made a deposit to cover this balance, please disregard this notice. If you have questions 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]