

[Date]

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

**Subject: URGENT - Action Required: Overdraft Protection Limit Reached**

Account Number: [Account Number Ending in XXXX]

Dear [Customer Name],

This letter is to inform you that you have reached the maximum limit of your Overdraft Protection for the account referenced above. As of [Date], your available overdraft funds have been exhausted.

Because your limit has been reached, any further transactions that exceed your current balance may be declined, and you may incur Non-Sufficient Funds (NSF) fees for each returned item.

**Required Action:**

- Please deposit funds immediately to bring your account to a positive balance.
- Review your upcoming automated payments to prevent transaction failures.
- Contact us at [Phone Number] if you would like to discuss a repayment plan or review your account options.

Current Account Balance: [Amount]

Amount Required to Resolve Overdraft: [Amount]

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

Sincerely,

[Bank Name]  
[Department Name]  
[Contact Information]