

[Company Header/Logo]

[Date]

[Business Name]

[Attention: Name of Business Owner/Manager]

[Business Address]

[City, State, Zip Code]

Subject: Notice of Overdraft Privilege Suspension - Account Number ending in [Last 4 Digits]

Dear [Recipient Name],

We are writing to formally notify you that the overdraft privilege associated with your business checking account has been suspended, effective [Date].

This action has been taken due to the following reason(s):

- The account has remained in a negative balance for more than [Number] days.
- Failure to meet the repayment terms previously agreed upon.
- A significant change in account activity or credit profile.

What this means for your business:

- Any transactions (checks, ACH transfers, or point-of-sale purchases) that exceed your available balance will be declined or returned unpaid.
- You may be subject to non-sufficient funds (NSF) fees for each returned item.
- Automatic bill payments may be disrupted.

To reinstate your account standing, please deposit sufficient funds to bring your balance to a positive status by [Deadline Date]. Once the account is brought current, you may contact us to request a review for the reinstatement of your overdraft limit.

If you have questions or believe this notice was sent in error, please contact your Relationship Manager or our Business Support Team at [Phone Number] between [Hours of Operation].

Sincerely,

[Sender Name]

[Title/Department]

[Financial Institution Name]