

[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

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

RE: NOTICE OF OVERDRAWN ACCOUNT AND DEMAND FOR IMMEDIATE PAYMENT

Dear [Recipient Name],

This letter serves as formal notification that your account, [Account Number], is currently overdrawn in the amount of \$[Amount].

As per the terms of our agreement, you are required to maintain a positive balance. Our records indicate that this overdraft occurred on [Date] due to [Reason, e.g., insufficient funds for a check/electronic transfer].

We demand that you pay the full outstanding balance of \$[Amount], plus any applicable overdraft fees of \$[Fee Amount], totaling \$[Total Amount Due], immediately.

Please remit payment by [Date] via one of the following methods:

- Direct deposit at any branch location.
- Online transfer.
- Certified check or money order mailed to the address listed above.

Failure to rectify this balance immediately may result in further actions, including the suspension of account privileges, reporting to credit bureaus, or the referral of this matter to a collection agency.

If you have already made this payment, please disregard this notice. If you have questions regarding this balance, please contact us immediately at [Phone Number].

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title]