

Date: [Insert Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: FINAL NOTICE - OVERDRAWN ACCOUNT #[Account Number]

Dear [Customer Name],

Our records indicate that your account remains overdrawn in the amount of **#[Total Amount]**. Despite our previous attempts to contact you, we have not received the necessary funds to bring your account balance to a positive standing.

Please consider this your **Final Notice**. You are required to deposit the full amount of **#[Total Amount]** by **[Deadline Date]** to resolve this debt.

Failure to settle this balance immediately may result in the following actions:

- Permanent closure of your account.
- Reporting of your account status to national credit bureaus and ChexSystems.
- Referral of your account to an external collection agency.
- Potential legal action to recover the owed funds.

If you have already sent your payment, please disregard this notice. If you are unable to pay the full amount at this time, please contact our Collections Department immediately at **[Phone Number]** to discuss a potential payment arrangement.

Payments can be made via **[List Payment Methods, e.g., Online Banking, Mobile App, or at a Local Branch]**.

Sincerely,

[Your Name/Department Name]

[Bank/Organization Name]

[Phone Number]