

[Bank Name]
[Bank Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

Subject: Notice of Overdraft - Account Number: [Last 4 Digits of Account]

Dear [Customer Name],

This letter is to inform you that your account has reached a negative balance. As of [Date], your account balance is \$[Amount].

This overdraft occurred due to the following transaction(s):

- [Transaction Date]: [Description] - \$[Amount]

As a result, an overdraft fee of \$[Fee Amount] has been applied to your account. To avoid further fees or potential service interruptions, please deposit sufficient funds to bring your account balance to a positive standing immediately.

If you have already made a deposit to cover this amount, please disregard this notice. If you believe this notice was sent in error or if you are experiencing financial hardship, please contact our customer service department at [Phone Number] as soon as possible.

Thank you for your prompt attention to this matter.

Sincerely,

[Name/Department]
[Bank Name]