

Date: [Insert Date]

To:

[Account Holder Name]

[Address Line 1]

[Address Line 2]

RE: NOTICE OF INTENT TO REPORT NEGATIVE ACCOUNT BALANCE

Dear [Account Holder Name],

This letter serves as formal notice regarding your account number ending in [Last 4 Digits of Account Number], which currently reflects a negative balance of \$[Amount].

Despite previous notifications, the overdraft on your account remains unpaid. Please be advised that it is our policy to report delinquent accounts to national consumer reporting agencies, such as ChexSystems, Experian, or Equifax.

Action Required:

To prevent this account from being reported as a loss and potentially affecting your ability to open future bank accounts or obtain credit, you must deposit the full amount of \$[Amount] by [Due Date].

Payments can be made via the following methods:

- Online banking transfer
- In-person at any branch location
- Certified check sent to the address above

If you have already made this payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss a payment arrangement, please contact our Collections Department immediately at [Phone Number].

Sincerely,

[Your Name/Department Name]

[Financial Institution Name]