

[Your Name/Company Name]  
[Address Line 1]  
[City, State, Zip Code]  
[Phone Number]  
[Date]

[Recipient Name]  
[Recipient Address Line 1]  
[City, State, Zip Code]

**Subject: SECOND NOTICE: Overdrawn Account [Account Number]**

Dear [Recipient Name],

We are writing to follow up on our previous notification dated [Date of First Letter] regarding the overdrawn status of your account. As of today, your account remains in a negative balance of \$[Amount].

This is your second warning. To avoid further action, please deposit sufficient funds to cover this deficit and any applicable overdraft fees by [Deadline Date].

Please be advised that continued failure to rectify this balance may result in the following:

- Suspension of account privileges or debit card usage.
- Additional daily overdraft or late fees.
- Reporting of this delinquency to credit bureaus.
- Closure of your account and referral to a collection agency.

If you have already sent payment or believe this notice is in error, please contact our customer service department immediately at [Phone Number] or visit your local branch.

We value your business and urge you to resolve this matter promptly to maintain your account in good standing.

Sincerely,

[Your Name/Department]  
[Company Name]