

Date: [Insert Date]

To: [Account Holder Name]

Address: [Insert Address]

Account Number: [Insert Account Number]

NOTICE OF PRINCIPAL OVERDRAFT AMOUNT

Dear [Account Holder Name],

This letter serves as an official statement regarding the current status of your account. As of [Insert Date], your account is overdrawn.

Overdraft Summary:

- **Principal Overdraft Amount:** \$[Insert Amount]
- **Overdraft Fees/Interest:** \$[Insert Amount]
- **Total Balance Owed:** \$[Insert Total Amount]

The principal overdraft amount listed above represents the total value of transactions processed that exceeded your available funds. This does not include any additional service charges or daily interest accrued.

Please deposit sufficient funds to cover this deficit immediately to avoid further penalties, interest charges, or the suspension of account privileges.

If you have already made a deposit to cover this balance, please disregard this notice. If you believe there is an error or if you are experiencing financial hardship, please contact our customer service department at [Insert Phone Number] to discuss payment arrangements.

Sincerely,

[Sender Name/Department]

[Bank/Institution Name]