

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: URGENT: Warning Regarding Continuous Negative Balance Fee

Dear [Customer Name],

This letter is to inform you that your account ending in [Account Number] has been in a negative balance status since [Date]. As of today, your current balance is [Amount].

According to our terms and conditions, accounts that remain overdrawn for [Number] consecutive business days are subject to a **Continuous Negative Balance Fee** of [Fee Amount].

To avoid this additional fee, please deposit or transfer sufficient funds to bring your account to a positive balance no later than [Deadline Date].

Payment Options:

- Online or Mobile Banking transfer.
- Deposit at any local branch or ATM.
- Wire transfer.

If you have already sent a payment or if you believe this notice is in error, please contact our Customer Service Department immediately at [Phone Number] or visit your local branch.

Thank you for your prompt attention to this matter.

Sincerely,

[Bank Name]

[Department Name]

[Contact Information]