

Date: [Insert Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: FINAL NOTICE - Extended Overdraft Fee Imposition

Account Number ending in: [XXXX]

Dear [Customer Name],

This is a formal notification regarding the continuous negative balance in your account. Our records indicate that your account has remained overdrawn for [Number] consecutive business days.

Despite our previous attempts to contact you, the required funds have not been deposited to bring your account to a positive balance. As a result, an **Extended Overdraft Fee** (also known as a Sustained Overdraft Fee) in the amount of **[\$[Amount]]** will be charged to your account on [Date].

Current Account Status:

- Current Balance: **[\$[Amount]]**
- Days Overdrawn: [Number]
- Pending Fee Amount: **[\$[Amount]]**
- Total Amount Required to Clear Overdraft: **[\$[Amount]]**

To avoid additional fees or the potential permanent closure of your account, please deposit or transfer sufficient funds immediately to cover the negative balance and any accrued fees.

If you have already made a deposit to resolve this balance, please disregard this notice. If you are experiencing financial hardship and wish to discuss payment options, please contact our Member Services Department at [Phone Number] during regular business hours.

Sincerely,

[Bank/Organization Name]

[Department Name]

[Contact Information]