

[Bank Name]
[Bank Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

RE: Notice of Grace Period Expiration and Extended Overdraft Fee

Account Number Ending In: [Last 4 Digits of Account Number]

Dear [Customer Name],

Our records indicate that your account has remained in a negative balance status for [Number] consecutive days. This letter serves as formal notification that the grace period for your overdrawn account has expired as of [Date].

Because the account balance was not brought to a positive standing within the required timeframe, an **Extended Overdraft Fee** (also known as a Sustained Overdraft Fee) in the amount of \$[Amount] has been applied to your account today.

Current Account Status:

- Current Balance: \$[Balance Amount]
- Extended Overdraft Fee Charged: \$[Fee Amount]
- Total Amount Required to Clear Deficiency: \$[Total Amount]

Please be advised that if the account remains negative, additional fees may be applied every [Number] days until the balance is paid in full. Continued failure to resolve this balance may result in the restriction of your account or further collection actions.

To avoid additional charges, please make a deposit or transfer funds immediately to bring your account balance to at least \$0.00.

If you have already made a deposit to cover this balance, please disregard this notice. If you are experiencing financial hardship, please contact our customer service department at [Phone Number] to discuss potential payment arrangements.

Sincerely,

[Bank Name/Department Name]
[Authorized Representative Name]