

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Urgent Notice Regarding Your Account Overdraft Status

Dear [Customer Name],

Our records indicate that your account [Account Number] has been overdrawn since [Date Account First Became Negative]. As of today, your account balance is [Current Balance].

This letter serves as a formal warning that an **Extended Overdraft Fee** of \$[Fee Amount] will be charged to your account if the balance remains negative. To avoid this additional fee, you must bring your account to a positive balance by [Deadline Date/Time].

Please be aware that:

- The Extended Overdraft Fee is separate from any initial overdraft or non-sufficient funds fees already incurred.
- If the account remains overdrawn, additional fees may be applied every [Number] consecutive days the account remains in a negative status.
- Continued negative balances may result in the restriction or closure of your account and reporting to credit bureaus.

How to resolve this:

To avoid further fees, please make a deposit or transfer funds immediately to cover the negative balance plus any pending transactions. You can do this via mobile banking, at an ATM, or by visiting a branch.

If you have already made a deposit to resolve this balance, please disregard this notice.

If you are experiencing financial hardship or have questions regarding this notice, please contact our Customer Service department at [Phone Number] or visit your local branch.

Sincerely,

[Bank Name]

[Department Name]

[Contact Information]