

[Date]

[Account Holder 1 Name]

[Account Holder 2 Name]

[Mailing Address]

[City, State, Zip Code]

Subject: NOTICE OF EXTENDED OVERDRAFT FEE IMPOSITION

Account Number: [Ending in XXXX]

Dear [Account Holder 1] and [Account Holder 2],

This letter serves as formal notification regarding the status of your joint checking account. Our records indicate that your account has maintained a negative balance for [Number] consecutive business days.

As per the terms of your Account Agreement, an Extended Overdraft Fee of \$[Amount] has been assessed to your account as of [Date].

Current Account Summary:

- Current Balance: \$[Amount]
- Total Overdraft Fees to Date: \$[Amount]
- Date Account first became overdrawn: [Date]

To avoid additional daily fees or the potential closure of your account, please deposit sufficient funds to bring your account to a positive balance immediately. Deposits can be made via mobile app, at any branch location, or at a participating ATM.

Please note that as joint account holders, you are both individually and jointly responsible for the full amount of the overdrawn balance and any associated fees, regardless of which party initiated the transaction(s) that caused the overdraft.

If you have already made a deposit to resolve this balance, please disregard this notice. If you are experiencing financial hardship or believe this fee was charged in error, please contact our Customer Service Department at [Phone Number] during regular business hours.

Sincerely,

[Bank Name]

[Department Name]

[Contact Information]