

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

[Date]

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

RE: Notice of Overdraft - Account Number: [Last 4 Digits of Account]

Dear [Customer Name],

This letter is to inform you that your checking account is currently overdrawn. As of [Date], your account balance is **[\$[Amount]]**.

The following transaction(s) resulted in this overdraft:

- [Date]: [Transaction Description] - **[\$[Amount]]**
- [Date]: [Transaction Description] - **[\$[Amount]]**

As a result of these transactions, an overdraft fee of **[\$[Fee Amount]]** has been applied to your account. To avoid further fees or the possible suspension of your account services, please deposit sufficient funds to cover the negative balance immediately.

You can make a deposit via our mobile app, at an ATM, or by visiting any of our branch locations.

If you have already made a deposit to resolve this balance, please disregard this notice. If you believe there is an error or if you have any questions, please contact our customer service department at [Phone Number].

Sincerely,

[Bank Representative Name/Department]
[Bank Name]