

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

[Date]

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

Subject: Notice of Overdraft and Paid Item

Dear [Customer Name],

This letter is to inform you that we have processed a transaction that exceeded the available balance in your checking account ending in [Last 4 Digits of Account Number].

As a courtesy, we have elected to pay the following item(s) to ensure your obligation was met:

- **Date of Transaction:** [Date]
- **Description:** [Payee/Transaction Type]
- **Amount:** \$[Amount]
- **Overdraft Fee:** \$[Fee Amount]

Your current account balance is **\$\$[Negative Balance Amount]**. Please deposit sufficient funds immediately to cover this overdraft and any associated fees to return your account to a positive balance.

To avoid future overdrafts, we recommend monitoring your balance via our mobile app or online banking. You may also be interested in our overdraft protection options, such as linking your account to a savings account.

If you have already made a deposit to cover this amount, please disregard this notice. If you have questions regarding this transaction, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Bank Representative Name/Department]
[Bank Name]