

Date: [Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Insufficient Funds - Item Paid

Dear [Customer Name],

This letter is to inform you that the following item(s) were presented for payment against your account number ending in [Last 4 Digits of Account Number] when there were insufficient funds available to cover the transaction.

As a courtesy, we have elected to pay the item(s) listed below to prevent a return to the merchant:

- **Date Presented:** [Date]
- **Item Description:** [Check Number / Transaction Name]
- **Amount:** \$[Amount]
- **Overdraft Fee:** \$[Fee Amount]

Your account currently has a negative balance of **\$(Total Negative Balance)**. Please deposit sufficient funds immediately to bring your account to a positive balance and to cover any outstanding fees.

Failure to rectify the balance promptly may result in further fees or the restriction of your account services.

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

Sincerely,

[Bank/Organization Name]

[Department Name]

[Contact Information]