

[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 paid an item presented against your account, number ending in [Last 4 Digits of Account Number], which resulted in an overdraft. We have covered this transaction as part of your Overdraft Privilege service.

Transaction Details:

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

Account Status:

- Current Balance: \$[Current Balance]

Please take a moment to review your records and ensure that sufficient funds are deposited to cover the overdrawn balance and the associated fee as soon as possible. Your account must be brought to a positive balance within [Number of Days] days.

If you have any questions regarding this notice or wish to discuss repayment options, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Bank Name] Customer Service