

[Bank Name]  
[Bank Address]  
[City, State, Zip Code]  
[Date]

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

Re: Notice of Overdraft and Paid Item(s)  
Account Number ending in: [Last 4 Digits of Account Number]

Dear [Customer Name],

This letter is to inform you that we have processed and paid one or more items presented against your account that exceeded your available balance. While your account was overdrawn, we have covered these transactions to ensure your payments were completed.

**Transaction Details:**

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

**Current Account Status:**

As a result of these transactions and the associated fees, your account is currently overdrawn by \$[Total Overdrawn Amount].

Please deposit sufficient funds to cover the overdrawn balance immediately to bring your account back to a positive status and to avoid any further fees or potential interruption of service.

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

Sincerely,

[Bank Name/Department]  
[Customer Service Representative Name/Title]