

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

[Date]

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

RE: Notice of Overdraft and Paid Items

Dear [Customer Name],

This letter is to inform you that we have processed transactions on your account number ending in [Last 4 Digits of Account] that exceeded your available balance. As a courtesy, we have paid these items on your behalf.

Transaction Details:

- Date of Transaction: [Date]
- Description: [Description/Merchant Name]
- Amount: \$[Amount]
- Overdraft Fee: \$[Fee Amount]

Account Summary:

Current Account Balance: \$[Current Balance]
Total Overdrawn Amount (including fees): \$[Total Amount Due]

Please deposit sufficient funds to cover the overdrawn amount immediately to bring your account to a positive balance and avoid further fees. You can make a deposit via our mobile app, at any ATM, or by visiting one of our branch locations.

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

Thank you for banking with [Bank Name].

Sincerely,

[Bank Representative Name/Department]
[Bank Name]