

[Date]

[Customer Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

Subject: Notice of Overdraft and Courtesy Pay Action

Dear [Customer Name],

This letter is to inform you that your account ending in [Last 4 Digits of Account Number] reached a negative balance on [Date].

As part of our Courtesy Pay service, we have cleared the following transaction(s) on your behalf to prevent them from being returned unpaid:

- [Transaction Description] - [Amount]
- [Transaction Description] - [Amount]

Current Account Balance: \$[Amount]
Total Overdraft Fees Incurred: \$[Amount]

Please be advised that your account must be brought to a positive balance within [Number] days of this notice. Failure to do so may result in the suspension of your Courtesy Pay privileges or further collection actions.

You can make a deposit via our mobile app, at an ATM, or by visiting any branch location. If you have already made a deposit to cover this balance, please disregard this notice.

If you are experiencing financial hardship or have questions regarding these transactions, please contact our Member Services department at [Phone Number] or [Email Address].

Sincerely,

[Sender Name/Department]
[Financial Institution Name]