

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Name of Financial Institution]  
[Department Name]  
[Institution Address]

**RE: Negative Balance Resolution Request for Account Number: [Your Account Number]**

To Whom It May Concern,

I am writing to address the current negative balance of \$[Amount] on my account mentioned above. I was notified of this deficit on [Date].

The negative balance occurred due to [Briefly state reason, e.g., an unexpected emergency, an error in automatic billing, or financial hardship].

I value my relationship with [Name of Financial Institution] and intend to bring my account back to a positive standing. I am requesting your assistance in resolving this matter through one of the following options:

- **A Payment Plan:** I would like to propose a repayment schedule of \$[Amount] per [Week/Month] until the balance is cleared.
- **Fee Waiver:** I request that you consider waiving any associated overdraft or NSF fees to make it easier for me to repay the principal balance.
- **Settlement:** I am prepared to make a one-time payment of \$[Amount] to settle the debt in full.

Please let me know which of these options is acceptable or if there is another resolution process you prefer. I am committed to resolving this as quickly as possible to avoid further collection actions or impacts on my credit score.

I look forward to hearing from you. Please contact me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Signature]

[Your Printed Name]