

Date: [Insert Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

**Subject: FINAL NOTICE - URGENT ACTION REQUIRED REGARDING ACCOUNT
#[Account Number]**

Dear [Customer Name],

This is a formal notification regarding the outstanding negative balance on your [Bank Name] account ending in [Last 4 Digits]. Our records indicate that your account has been overdrawn by \$[Amount] for [Number] days.

Despite previous notifications, your account remains in a delinquent status. Please be advised that this is your **final warning** before we proceed with the charge-off process.

If the full balance of \$[Amount] is not paid by [Deadline Date], the following actions will occur:

- **Account Charge-Off:** Your account will be officially closed and written off as a bad debt.
- **Credit Reporting:** This delinquency may be reported to national credit bureaus, which can significantly damage your credit score.
- **Specialized Reporting:** Your information will be reported to ChexSystems or similar agencies, which may prevent you from opening bank accounts at other financial institutions in the future.
- **Collection Agency Referral:** Your debt may be assigned to a third-party collection agency for further recovery efforts.

To prevent these consequences, please make a payment immediately via one of the following methods:

- Online banking at [Website URL]
- By phone at [Phone Number]
- In person at any [Bank Name] branch

If you are experiencing financial hardship and are unable to pay the full amount, please contact our Collections Department immediately at [Phone Number] to discuss potential payment arrangements.

If you have already made this payment, please disregard this notice.

Sincerely,

[Department Name]

[Bank Name]