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

[Date]

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

RE: Notice of Account Charge-Off
Account Number ending in: [Last 4 Digits of Account Number]

Dear [Customer Name],

This letter is to formally notify you that your checking account has been closed and the remaining negative balance of $[Amount] has been charged off as a loss to [Bank Name].

Despite our previous attempts to contact you regarding the overdrawn status of your account, the balance remains unpaid. As a result of this charge-off, the following actions may occur:

- Reporting of this delinquency to national consumer reporting agencies (such as ChexSystems or Early Warning Services), which may affect your ability to open bank accounts in the future.
- Reporting of the debt to credit bureaus.
- Transfer of your account to an external collection agency.

You remain legally responsible for the full amount of $[Amount]. To prevent further collection activity, please submit the full payment immediately.

Payment Options:
- Pay by mail: Send a check to the address listed at the top of this letter.
- Pay by phone: Call us at [Phone Number].
- Pay in person: Visit any [Bank Name] branch location.

If you have already sent your payment, please disregard this notice. If you have questions or would like to discuss a payment plan, please contact our Recovery Department at [Phone Number].

Sincerely,

[Name/Department]
[Bank Name]