

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: NOTICE OF INTENT TO REPORT TO CREDIT REPORTING AGENCIES

Account Number: [Account Number]

Current Overdraft Balance: \$[Amount]

Dear [Customer Name],

This letter serves as formal notification that your account with [Financial Institution Name] remains in a delinquent status due to an unresolved overdraft balance. Despite previous requests for payment, our records indicate that the balance of \$[Amount] remains unpaid.

Please be advised that if the full outstanding balance is not received by [Date], we will be required to report this delinquency to national credit reporting agencies (such as Equifax, Experian, and TransUnion) and/or specialized check-reporting bureaus (such as ChexSystems).

Reporting this information may negatively impact your credit score and your ability to open new bank accounts or obtain credit in the future.

To prevent this action, please submit payment immediately via one of the following methods:

- Online at: [Website URL]
- By phone at: [Phone Number]
- In person at any local branch.

If you believe this balance is in error or if you wish to discuss a repayment plan, please contact our Collections Department immediately at [Phone Number].

Sincerely,

[Name/Department]

[Financial Institution Name]

[Contact Information]