

Date: [Insert Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Account Number: [Insert Account Number]

Outstanding Balance: [Insert Amount]

FINAL NOTICE: INTENT TO REPORT TO CREDIT BUREAUS

Dear [Customer Name],

Our records indicate that your account remains overdrawn in the amount of [Insert Amount]. Despite previous notifications regarding this deficit, we have not received the necessary funds to bring your account to a positive balance.

This letter serves as formal notice that if the full outstanding balance is not paid within [Number, e.g., 10] days from the date of this letter, we will take the following actions:

- Report the delinquent status of this account to national credit reporting agencies (such as Equifax, Experian, and TransUnion).
- Report your account history to specialty check-writing databases (such as ChexSystems).
- Close your account permanently.
- Refer this matter to an external collection agency.

Negative information on your credit report may impact your ability to obtain loans, credit cards, or housing in the future. Reporting to ChexSystems may also prevent you from opening bank accounts at other financial institutions.

To prevent these actions, please make a payment immediately via [Insert Payment Method - e.g., online banking, mobile app, or at a local branch].

If you have already sent your payment or if you believe this notice is in error, please contact our Collections Department immediately at [Insert Phone Number].

Sincerely,

[Bank/Organization Name]

[Department Name]

[Contact Information]