

Date: [Insert Date]

To: [Customer Name]

Address: [Customer Street Address]

City, State, Zip: [City, State, Zip Code]

Account Number: [Insert Account Number]

Subject: NOTICE OF IMPENDING CREDIT BUREAU REPORTING

Dear [Customer Name],

This letter is to formally notify you that your account is currently overdrawn by [Insert Amount]. Despite previous notifications, the balance remains unpaid.

Please be advised that if the outstanding balance is not paid in full by [Insert Deadline Date], we will be required to report this delinquency to the national credit bureaus (Equifax, Experian, and TransUnion).

A negative report to the credit bureaus may result in:

- A significant decrease in your credit score.
- Difficulty obtaining future loans, credit cards, or mortgages.
- Higher interest rates on future credit applications.
- Potential impact on employment or housing applications.

To avoid this action, please deposit the total amount of [Insert Amount] immediately. You may make a payment through your online banking portal, at any branch location, or by calling our customer service department at [Insert Phone Number].

If you have already sent your payment or if you are experiencing financial hardship, please contact us immediately so we can discuss potential payment arrangements.

Sincerely,

[Sender Name/Department]

[Institution Name]

[Contact Phone Number]