

**Date:** [Insert Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

**Account Number:** [Insert Partial Account Number]

# NOTICE OF OVERDUE BALANCE AND POTENTIAL CREDIT REPORTING

Dear [Customer Name],

This letter is to formally notify you that your account remains overdrawn in the amount of **[\$[Insert Amount]]**. Despite previous notifications, this balance has not been resolved.

Please be advised that if the outstanding balance is not paid in full by [Insert Date], we may report this delinquency to national credit bureaus. A negative report can stay on your credit file for up to seven years and may affect your ability to obtain loans, credit cards, or other financial services in the future.

To prevent this action, please choose one of the following options immediately:

- Deposit sufficient funds to cover the negative balance.
- Contact our Collections Department at [Insert Phone Number] to arrange a payment plan.
- Visit a local branch to settle the account in person.

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

Sincerely,

[Bank Name]

[Department Name]

[Contact Information]