[Your Company Name]
[Department Name]
[Street Address]
[City, State, Zip Code]
[Phone Number]
[Date]

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

RE: NOTICE OF OVERDRAWN ACCOUNT AND PENDING CREDIT REPORTING

Account Number: [Account Number]

Dear [Customer Name],

Our records indicate that your account remains overdrawn in the amount of $[Amount]. Despite previous attempts to contact you, the outstanding balance has not been cleared.

Please consider this a formal demand for payment. You are required to deposit the full amount of $[Amount] to bring your account to a positive balance immediately.

IMPORTANT CREDIT NOTICE:

If we do not receive payment or hear from you by [Deadline Date], we will take the following actions:

- Report the delinquent status of this account to major national credit bureaus (such as Equifax, Experian, and TransUnion).
- Report the account closure to specialized agencies such as ChexSystems.
- Refer your account to an external collection agency.

A negative report may impact your ability to open future bank accounts, obtain credit cards, or secure loans. You have the right to inspect your credit rating and dispute any information you believe is inaccurate.

To prevent these actions, please make a payment via [Payment Methods, e.g., online portal, in-branch, or phone].

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss a payment plan, please contact our Recovery Department at [Phone Number] immediately.

Sincerely,

[Your Name/Signature]
[Title/Position]
[Company Name]