

Date: [Current Date]

TO:

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: NOTICE OF INTENT TO REPORT TO CONSUMER REPORTING AGENCIES

Dear [Customer Name],

Our records indicate that your personal checking account number ending in [Last 4 Digits of Account] remains overdrawn in the amount of \$[Amount].

Despite previous attempts to contact you, this balance has not been resolved. This letter serves as formal notice that if the full outstanding balance is not paid within [Number] days from the date of this letter, we intend to report this negative information to national consumer reporting bureaus (such as ChexSystems or Early Warning Services).

Reporting this information may negatively impact your ability to open new checking or savings accounts at other financial institutions in the future.

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

- Deposit the full amount of \$[Amount] into your account immediately.
- Visit a local branch to settle the balance in person.
- Contact our Collections Department at [Phone Number] to discuss a repayment plan.

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

Sincerely,

[Bank Name]

[Department Name]

[Contact Phone Number]