[Your Company Name]
[Department]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

[Date]

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

Subject: NOTICE OF INTENT TO REPORT DEFAULT - Account Number: [Account Number]

Dear [Customer Name],

Our records indicate that your account remains overdrawn by **$[Amount]**. Despite our previous attempts to contact you, this balance has been outstanding for [Number] days.

This letter serves as a formal warning that if the full amount is not paid or a repayment plan is not established by **[Deadline Date]**, we intend to report a default against your name to the credit reporting agencies.

A recorded default can stay on your credit file for up to [Number] years and may significantly impact your ability to obtain credit, loans, or other financial services in the future.

How to resolve this:

- Pay the full amount online at [Website Address].
- Visit any branch to make a payment.
- Call us at [Phone Number] to discuss a repayment arrangement.

If you have already made this payment within the last 48 hours, please disregard this notice.

Sincerely,

[Your Name/Department]
[Company Name]