

URGENT: NEGATIVE CREDIT REPORTING ADVISORY

Date: [Insert Date]

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

Account Number: [Insert Account Number]

Dear [Customer Name],

This is an urgent notice regarding your account. As of today, your account remains overdrawn in the amount of \$[Insert Amount].

Our records indicate that this balance has been outstanding for [Insert Number] days. We are writing to advise you that if the account is not brought to a positive balance immediately, we will be required to report this delinquency to national credit reporting agencies and specialized check-history databases (such as ChexSystems).

Negative reporting may impact your ability to:

- Open new bank accounts in the future.
- Apply for credit cards, auto loans, or mortgages.
- Pass background checks for employment or housing.

To avoid this action, please deposit or transfer funds totaling \$[Insert Amount] to cover the deficit plus any applicable fees by [Insert Deadline Date].

If you have already made a deposit to resolve this balance, please disregard this notice. If you are experiencing financial hardship, please contact our collections department immediately at [Insert Phone Number] to discuss a payment arrangement.

Sincerely,

[Sender Name/Department]
[Bank/Organization Name]
[Contact Phone Number]