

[Date]

[Customer Name]

[Street Address]

[City, State, Zip Code]

Subject: NOTICE OF RIGHT TO CURE OVERDRAFT BALANCE

Dear [Customer Name],

Our records indicate that your account number ending in [Last 4 Digits of Account Number] is currently overdrawn. As of [Date], your account has a negative balance of \$[Amount].

This letter serves as formal notification of your **Right to Cure** this default. To bring your account back into good standing and avoid further action, you must pay the full overdrawn amount.

Action Required:

- **Amount to Pay:** \$[Amount]
- **Deadline to Cure:** [Date]

You may cure this balance by making a deposit or transfer via mobile banking, at an ATM, or by visiting any of our branch locations.

If you fail to cure the default by the deadline stated above, we may take further action, which could include:

- Closing your account;
- Reporting the delinquency to consumer reporting agencies (such as ChexSystems);
- Referring the debt to a collection agency.

If you believe this notice is in error, or if you are experiencing financial hardship and wish to discuss a payment arrangement, please contact us immediately at [Phone Number] or visit us at [Website/Branch Address].

Sincerely,

[Bank/Organization Name]

[Department Name]

[Contact Information]