

[Bank Name]
[Bank Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: NOTICE OF RIGHT TO CURE OVERDRAFT BALANCE

Account Number ending in: [Last 4 Digits of Account]

Dear [Customer Name],

This letter serves as formal notice that your account referenced above is currently overdrawn. As of [Date], your account balance is -\${Amount}.

You have a right to cure this default by paying the full amount of the overdrawn balance. To exercise this right, you must ensure that a deposit in the amount of \${Amount} is credited to your account on or before [Deadline Date].

Payment can be made via the following methods:

- In person at any [Bank Name] branch.
- Via mobile or online banking transfer.
- By mailing a check to the address listed at the top of this letter.

If you do not cure this balance by the date specified above, we may take further action, which could include:

- Closing your account.
- Reporting your account status to national credit bureaus or specialized agencies such as ChexSystems.
- Referring your account to an external collection agency.

If you have already made a deposit to cover this balance, please disregard this notice. If you are experiencing financial hardship or believe there is an error, please contact our Customer Service Department immediately at [Phone Number].

Sincerely,

[Name/Department]
[Bank Name]