

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Account Number]

[Date]

[Financial Institution Name]
[Collections/Legal Department]
[Address]
[City, State, Zip Code]

RE: Notice of Statutory Right to Cure Overdraft Balance

To Whom It May Concern,

I am writing in response to your notice dated [Date of Notice] regarding an outstanding overdraft balance of \$[Amount] on the above-referenced account.

Pursuant to my statutory right to cure a default under [Insert State Code/Statute, e.g., Massachusetts General Laws Chapter 167D, Section 33 or relevant state law], I am hereby exercising my right to resolve this balance and reinstate my account standing.

Enclosed, please find a [Payment Method: e.g., Money Order/Certified Check] in the amount of \$[Amount] representing the total sum required to cure the default. This payment is intended to satisfy the overdrawn amount and any applicable fees associated with this specific cure period.

Please acknowledge receipt of this payment and provide written confirmation that the default has been cured and that no negative information regarding this specific instance will be reported to consumer reporting agencies (such as ChexSystems or credit bureaus) provided the cure was made within the statutory timeframe.

Should you have any questions regarding this matter, please contact me at [Your Phone Number] or [Your Email Address].

Sincerely,

[Your Signature]

[Your Printed Name]