

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Formal Warning Regarding Account Overdrafts

Dear [Customer Name],

We are writing to notify you regarding the recent activity on your account ending in [Last 4 Digits of Account Number]. Our records indicate that your account has incurred successive overdrafts over the past [Number] days.

While we aim to provide flexibility, the frequency of these occurrences has exceeded the acceptable limit according to our banking policies. Please be advised that this letter serves as a formal warning.

If the account is not brought to a positive balance immediately, or if further overdrafts occur, we may be forced to take the following actions:

- Temporary suspension of your debit card privileges.
- Restriction of electronic fund transfers and check writing.
- Closure of the account.

To avoid these restrictions, please ensure that sufficient funds are available to cover all scheduled payments and pending transactions. You can monitor your balance via our mobile app or online banking portal.

If you have any questions or are experiencing financial hardship, please contact our customer service department at [Phone Number] to discuss available options.

Sincerely,

[Sender Name/Department]

[Bank Name]