

Date: [Insert Date]

To: [Account Holder Name]

Account Number: [Insert Account Number]

Subject: COMPLIANCE WARNING: Consecutive Overdraft Violations

Dear [Account Holder Name],

This letter serves as a formal warning regarding the status of your account. Our records indicate that your account has incurred [Number] consecutive overdraft violations as of [Date].

Under the terms and conditions of your Account Agreement, accounts must maintain a positive balance to remain in good standing. Frequent or consecutive overdrafts represent a breach of our financial compliance policies and operational guidelines.

Required Actions:

- Deposit sufficient funds immediately to cover the current negative balance of \$[Amount].
- Review your recent transactions to identify and resolve recurring automated payments.
- Ensure all future transactions are supported by available funds.

Please be advised that continued failure to maintain a positive balance may result in further administrative action, including but not limited to:

- Suspension of overdraft privileges.
- Restriction of debit card usage.
- Involuntary closure of the account.
- Reporting to credit bureaus or specialized clearinghouses (e.g., ChexSystems).

If you are experiencing financial hardship, please contact our Compliance Department at [Phone Number] or visit your local branch to discuss potential payment arrangements or account restructuring.

Thank you for your prompt attention to this matter.

Sincerely,

[Authorized Signature]

[Name and Title]

[Department Name]

[Financial Institution Name]