

[Your Company/Bank Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]
[Date]

[Customer Name]
[Customer Address Line 1]
[City, State, Zip Code]

RE: FINAL WARNING - ACCOUNT OVERDRAFT NOTICE

Dear [Customer Name],

Account Number: [Account Number Ending in XXXX]

This is a formal and final notice regarding the continuous overdraft status of your account. Despite our previous notifications dated [Date of First Notice] and [Date of Second Notice], your account remains in a negative balance.

As of [Current Date], your account balance is **[\$[Amount]]**. This total includes the outstanding principal and accumulated overdraft fees.

Please be advised that this is your final opportunity to rectify this situation. You are required to deposit sufficient funds to bring your account to a positive balance no later than **[Deadline Date]**.

Failure to settle the outstanding balance by the aforementioned date will result in the following actions:

- Permanent closure of your account.
- Reporting of your account status to credit bureaus and ChexSystems.
- Referral of your debt to an external collection agency.
- Potential legal action to recover the owed funds.

If you have already made a payment or if you are experiencing financial hardship and wish to discuss a repayment plan, please contact our Collections Department immediately at [Phone Number].

We look forward to your prompt cooperation in resolving this matter.

Sincerely,

[Name/Signature]
[Job Title]
[Department Name]