

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: First Warning Regarding Account Overdrafts - Account Number: [Account Number]

Dear [Customer Name],

We are writing to formally notify you regarding the repeated overdraft activity on your account. According to our records, your account has incurred [Number] overdrafts over the past [Time Period].

As a reminder, it is your responsibility to ensure that sufficient funds are available in your account to cover all transactions, including checks, ATM withdrawals, and electronic payments. Each overdraft instance results in a fee of \$[Fee Amount], which has been applied to your balance.

This letter serves as a first warning. We value your business and wish to help you avoid further penalties. We recommend the following actions:

- Review your recent transactions via online banking.
- Deposit funds immediately to bring your account to a positive balance.
- Consider enrolling in our Overdraft Protection services to prevent future occurrences.

Please be advised that continued overdraft activity may lead to further bank fees, a restriction of account privileges, or the eventual closure of your account.

If you have already deposited funds to cover the deficit, please disregard this notice. If you have any questions regarding your account status, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Your Name/Department]

[Bank Name]