

Date: [Insert Date]

To:

[Account Holder Name]

[Account Holder Address]

[City, State, Zip Code]

Subject: OFFICIAL WARNING: Consecutive Account Overdrafts

Dear [Account Holder Name],

This letter serves as a formal warning regarding the status of your account: **[Insert Account Number]**. Our records indicate that your account has incurred consecutive overdrafts over the past [Insert Time Period, e.g., 30 days].

Despite previous notifications, your account balance has remained negative on the following dates:

- [Insert Date]: [Insert Amount]
- [Insert Date]: [Insert Amount]
- [Insert Date]: [Insert Amount]

Please be advised that maintaining a negative balance is a violation of your account agreement. As a result, you have been charged [Insert Amount] in overdraft fees to date. Continuous overdraft activity may result in the following actions:

- Suspension of ATM and debit card privileges.
- Closure of the account.
- Reporting of your account status to credit bureaus and ChexSystems.

Action Required:

You are required to deposit sufficient funds to bring your account to a positive balance immediately, but no later than [Insert Deadline Date].

If you are experiencing financial hardship or believe there is an error in our records, please contact our Customer Service Department at [Insert Phone Number] during business hours.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department Name]

[Bank/Organization Name]

[Contact Information]