

**Date:** [Insert Date]

**Account Holder Name:** [Insert Customer Name]

**Account Number:** [Insert Account Number]

**Subject: Important Notice Regarding Your Account Balance**

Dear [Insert Customer Name],

We are writing to inform you that your account balance has fallen below zero. As of [Insert Date/Time], your current balance is [Insert Amount].

This letter serves as a formal warning that you have exceeded your available funds. To avoid overdraft penalties and additional service charges, please deposit funds into your account immediately to bring the balance above zero.

**Details of Pending Actions:**

- **Grace Period Deadline:** [Insert Date/Time]
- **Potential Overdraft Fee:** [Insert Fee Amount]
- **Impact:** Unpaid items may be returned, and further transactions may be declined.

If you have already made a deposit to cover this deficit, please disregard this notice. If you are experiencing financial difficulties, please contact our customer service department at [Insert Phone Number] to discuss available options.

Sincerely,

[Insert Name/Department]

[Insert Bank Name]