

Date: [Insert Date]

To: [Account Holder Name]

Account Number: [Insert Account Number]

Address: [Insert Address]

Subject: Warning Letter Regarding Unauthorized Overdraft Exceedance

Dear [Account Holder Name],

We are writing to formally notify you that your account has exceeded its authorized credit limit. As of [Insert Date], your account balance is [Insert Amount/Currency], which represents an unauthorized excess of [Insert Overdraft Amount] above your agreed limit of [Insert Limit Amount].

Please be advised that exceeding your credit limit without prior written approval is a breach of your account terms and conditions. As a result, you may be subject to additional interest charges and administrative fees as outlined in our fee schedule.

Required Action:

You are required to deposit sufficient funds to bring your account back within its authorized limit immediately, but no later than [Insert Deadline Date].

Failure to rectify this situation promptly may result in the following actions:

- Suspension or cancellation of your banking facilities.
- Reporting of this delinquency to credit bureaus, which may impact your credit score.
- Formal legal proceedings to recover the outstanding debt.

If you are experiencing financial difficulties or believe there has been an error, please contact our Collections Department immediately at [Insert Phone Number] to discuss a repayment plan.

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

Sincerely,

[Your Name/Department Name]

[Bank/Organization Name]