

## OD Letter Format for Warning

[Bank Letterhead]

[Date]

[Customer Name]

[Customer Address]

[City, State ZIP Code]

Dear [Customer Name],

We regret to inform you that your account, [Account Number], is overdrawn. As of [Date], the available balance in your account was  $-\$[Amount]$ , which means you have exceeded your available balance.

We would like to remind you that overdrawing your account may result in additional fees, and failure to repay the overdraft could negatively impact your credit score. Therefore, we strongly urge you to take immediate action to rectify the situation.

To avoid further penalties, please deposit funds into your account as soon as possible or contact us to arrange a payment plan. We are willing to work with you to find a solution that meets your needs.

If you have any questions or concerns, please do not hesitate to contact us at [Bank Phone Number] or [Bank Email Address].

Thank you for your attention to this matter.

Sincerely,

[Bank Representative's Name]

[Bank Representative's Title]