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**MUSKEGON FEDERAL CREDIT UNION**  
65 W. LAKETON AVENUE  
MUSKEGON, MI 49441-2575  
231-722-7285

<b>Courtesy Pay/Overdrawn Account</b>
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**Final Notice**

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First Date Negative

Current Balance

Dear Member:

This letter will serve as notification that due to a continuous overdraft position, your checking account has been closed, and if applicable, usage of an ATM and/or Debit Card has been terminated. As of this date, any item presented to the credit union will be returned "Account Closed." This action does not relieve you of your obligation to repay the credit union the above current balance.

It is our intent to use all available remedies to recover this debt. We will report this debt to Chex Systems which may limit your ability to open an account at other financial institutions.

Contact our Collection Department immediately at 231-722-7285 or 877-574-2200 to avoid legal action.

Sincerely,

Muskegon Federal Credit Union