

XYZ Company

800-121-0090

xyzco.com/xox302ksw

Upcoming Withdrawal Notice from XYZ Company

On November 7, 2015, XYZ Company will seek to withdraw a payment of \$40 from your account ending in 0022. The payment will be made by check, using check # 999.

If this payment is successful, your remaining balance for loan #5432 will be \$400. If this payment is not successful, a failed payment fee of \$25 will be added to your loan balance. This loan was made to you at a 533.20% annualized percentage rate of interest.

Contact **XYZ Company** at 1-800-121-0090 if you have questions or need to stop this withdrawal. Your account-holding institution also may be able to provide some assistance.

Payment breakdown

Principal	\$0
Finance charge	\$40

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Unusual Withdrawal Alert from XYZ Company

On November 7, 2015, XYZ Company will seek to withdraw a payment of \$80 from your account ending in 0022. The payment will be made by ACH.

This payment is unusual because it is larger than the previous withdrawal. The previous withdrawal was initiated on November 2, 2015, for \$60.

If this payment is successful, your remaining balance for loan #5432 will be \$400. If this payment is not successful, a failed payment fee of \$25 will be added to your loan balance.

Contact **XYZ Company** at 1-800-121-0090 if you have questions or need to stop this withdrawal. Your account-holding institution also may be able to provide some assistance.

Payment breakdown

Principal	\$0
Finance charge	\$40

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Notice: Company XYZ can no longer withdraw loan payments from your account

Our last two attempts to withdraw payment on your loan **#5432** from your account ending in **0022** were returned because your account did not contain enough funds to cover the payment. As a result, **Federal law prohibits us** from making additional attempts to withdraw payment from your account.

You may still owe the outstanding balance on this loan. If you wish to learn more about your payment options, please call us at **1-800-121-1190** or visit xyzco.com/xox302ksw.

Dates and amounts of returned payment attempts:

Date	Amount Attempted	Fees charged by Company XYZ
November 7, 2015	\$40	\$25 failed payment fee
November 10, 2015	\$40	\$25 failed payment fee

NOTE FROM THE CONSUMER FINANCIAL PROTECTION BUREAU

To learn more about your rights as a borrower, visit consumerfinance.gov/ask-cfpb/