

[Bank Name]
[Department Name]
[Bank Address]
[City, State, Zip Code]

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Subject: Notification of Annual Overdraft Limit Renewal and Adjustment

Dear [Customer Name],

Account Number: [Last 4 digits of Account Number]

As part of our annual review process, we have completed an assessment of the overdraft facility associated with your account. This review considers your account history, credit profile, and repayment patterns over the past twelve months.

Based on this assessment, we wish to inform you of the following adjustment to your overdraft limit, effective from [Effective Date]:

- **Previous Overdraft Limit:** \$[Amount]
- **New Overdraft Limit:** \$[Amount]
- **Annual Interest Rate:** [Percentage]%
- **Renewal Fee:** \$[Amount] (to be debited on [Date])

The terms and conditions governing your overdraft facility remain unchanged. If your limit has been increased, the additional funds are available for your use immediately upon the effective date. If your limit has been decreased, please ensure your current balance remains within the new assigned limit to avoid unauthorized overdraft fees.

If you have any questions regarding this adjustment or if you wish to decline this renewal, please contact your Relationship Manager or visit your local branch by [Deadline Date].

Thank you for choosing [Bank Name] for your banking needs.

Sincerely,

[Sender Name]
[Title/Position]
[Bank Name]