

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

[Date]

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

Re: Decision on Fee Appeal for Account Number: [Last 4 Digits of Account Number]

Dear [Customer Name],

We have carefully reviewed your request dated [Date of Appeal] regarding the waiver of the [Type of Fee, e.g., Overdraft/Monthly Service] fee charged to your account on [Date Fee Was Charged] in the amount of \$[Amount].

After a thorough investigation of your account activity and the circumstances provided in your appeal, we regret to inform you that we are unable to reverse the fee at this time. Our records indicate that the fee was applied correctly in accordance with the terms and conditions outlined in your [Account Agreement/Deposit Account Disclosure].

Specifically, the fee remained applicable because [Reason for Denial, e.g., the account balance was below the required minimum / the transaction exceeded the available funds / a previous courtesy waiver was already granted this year].

We understand this may not be the outcome you were hoping for. To help you avoid similar charges in the future, we recommend the following tools:

- Setting up low-balance alerts via our mobile app.
- Enrolling in overdraft protection linked to a savings account.
- Monitoring daily transactions through online banking.

If you have any further questions or would like to discuss other account options that may better suit your needs, please contact our customer service department at [Phone Number] or visit your local branch.

Thank you for banking with [Bank Name].

Sincerely,

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