

[Date]

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

RE: Final Decision on Appeal - NSF Fee Dispute for Account [Account Number]

Dear [Customer Name],

We have completed a formal review of your appeal regarding the Non-Sufficient Funds (NSF) fees charged to your account on [Date fees were incurred].

After a thorough examination of your account history, the transaction timestamps, and the terms of your Account Agreement, we regret to inform you that our initial decision stands. Your request for a fee waiver or refund has been denied.

Our records indicate that at the time the following transactions were presented for payment, the available balance in your account was insufficient to cover them:

- [Transaction Description 1] - [Amount]
- [Transaction Description 2] - [Amount]

As these transactions exceeded your available balance, the fees were applied in accordance with our published Fee Schedule. We have determined that the fees were assessed correctly and no bank error occurred.

Please be advised that this is the final internal decision regarding this specific appeal. If you have any remaining questions about how to manage your balance to avoid future fees, please contact our customer service team at [Phone Number] or visit your local branch.

Thank you for your banking relationship with [Bank Name].

Sincerely,

[Name of Officer/Department]
[Title]
[Bank Name]