

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Request for Fee Reversal - Account Number ending in [Last 4 Digits]

Dear [Customer Name],

Thank you for contacting us regarding the Insufficient Funds (NSF) fee(s) charged to your account on [Date]. We have carefully reviewed your request to have these fees reversed.

After reviewing your account history and the details of the transaction, we are unable to grant your request for a fee reversal at this time. Our records indicate that the fee was applied correctly in accordance with the terms and conditions of your account agreement because the available balance was insufficient to cover the presented item(s).

Our records show that:

- The transaction(s) occurred on [Date].
- The account balance at the time of the transaction was [Amount].
- [Optional: You have already reached the maximum number of fee waivers allowed for this period.]

To help you avoid future fees, we recommend monitoring your balance through our mobile app or setting up low-balance alerts. You may also wish to apply for our overdraft protection services.

If you have any further questions regarding this decision, please contact our customer service department at [Phone Number] or visit your local branch.

Sincerely,

[Your Name/Department]

[Financial Institution Name]