

[Current Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Regarding your request for NSF fee reversal - Account ending in [Last 4 Digits]

Dear [Customer Name],

We have received and reviewed your request to reverse the Insufficient Funds (NSF) charge applied to your account on [Date of Transaction].

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

To help you avoid future fees, we recommend the following options:

- Enrolling in low-balance email or text alerts.
- Monitoring your account via our mobile banking app.
- Linking a savings account for overdraft protection.

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]

[Company/Bank Name]