

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

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

Dear [Customer Name],

We have received your request to refund the Non-Sufficient Funds (NSF) fee(s) charged to your account on [Date Fee Was Charged].

After a thorough review of your account history and the details of the transaction, we are unable to grant a courtesy refund at this time. Our records indicate that the transaction was processed correctly in accordance with the terms and conditions of your account agreement, as there were insufficient funds available to cover the item presented for payment.

While we understand that this may be disappointing news, we apply these fees consistently to maintain our service standards. To help you avoid future fees, we recommend utilizing our [Mobile App/Online Banking] alerts to monitor your balance in real-time or considering our [Overdraft Protection/Link to Savings] options.

If you have any questions regarding this decision or would like to discuss ways to better manage your account, please contact our customer service department at [Phone Number] or visit your local branch.

Thank you for your understanding and for being a valued customer.

Sincerely,

[Your Name/Department Name]

[Financial Institution Name]