

[Your Name/Department]
[Bank Name]
[Address Line 1]
[Address Line 2]
[Date]

[Customer Name]
[Customer Address Line 1]
[Customer Address Line 2]

Re: Decision on Overdraft Fee Refund Request - Account Ending in [Last 4 Digits]

Dear [Customer Name],

We have received and carefully reviewed your request dated [Date of Request] regarding the refund of overdraft fees charged to your account on [Date Fee Was Charged].

After a thorough investigation of your account activity, we regret to inform you that we are unable to fulfill your request for a refund at this time. Our records indicate that the fees were applied correctly in accordance with the terms and conditions of your Account Agreement, which you agreed to upon opening the account.

The charges were incurred because the transactions processed exceeded the available balance in your account. It is the responsibility of the account holder to ensure sufficient funds are available before initiating payments or withdrawals.

To help you avoid similar charges in the future, we recommend the following tools:

- Setting up low-balance alerts via our mobile app or online banking.
- Linking a savings account for overdraft protection.
- Regularly monitoring your transaction history.

We value your business and understand this may not be the response you were hoping for. If you have any further questions regarding this decision or wish to discuss your account, please contact our customer service department at [Phone Number].

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]