

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Regarding your request for Non-Sufficient Funds (NSF) fee reversal

Dear [Customer Name],

We have received and reviewed your request to waive the Non-Sufficient Funds (NSF) fee(s) charged to your account [Account Number ending in XXXX] on [Date of Charge].

After a thorough review of your account history and the circumstances regarding these transactions, 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, as there were insufficient available funds to cover the transaction(s) presented for payment.

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

- Setting up low-balance alerts via our mobile app or online banking.
- Enrolling in Overdraft Protection linked to a savings account.
- Regularly monitoring your available balance before authorizing payments.

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

Thank you for your understanding and for choosing [Financial Institution Name].

Sincerely,

[Employee Name/Department]

[Financial Institution Name]