

[Date]

[Customer Name]

[Address Line 1]

[Address Line 2]

**Subject: Important Update Regarding Your Out-of-Network ATM Fee Reimbursements**

Dear [Customer Name],

We are writing to inform you of an upcoming change to the Out-of-Network ATM Fee Reimbursement policy for your [Account Type] ending in [Last 4 Digits].

**What is changing?**

Effective [Effective Date], the maximum monthly reimbursement for fees charged by non-network ATM operators will change from [Current Policy/Amount] to [New Policy/Amount].

**Why is this happening?**

This adjustment allows us to continue offering competitive interest rates and low-cost digital banking services while managing rising operational costs.

**How to avoid fees:**

- Use any of our [Number] surcharge-free ATMs located at [Location/Partner Network].
- Request "cash back" when making purchases at participating retailers using your debit card.
- Use our mobile app to locate the nearest in-network ATM.

The updated terms will be reflected in our Revised Fee Schedule and Account Agreement. By continuing to use your account after [Effective Date], you agree to these changes.

If you have any questions, please contact our customer support team at [Phone Number] or visit [Website].

Thank you for banking with [Financial Institution Name].

Sincerely,

[Sender Name/Department]

[Financial Institution Name]