

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

**Subject: Important Notice Regarding Changes to Your Overdraft Fee Policy**

Dear [Customer Name],

We are writing to inform you of upcoming changes to the overdraft fee policy for your [Account Type] ending in [Last 4 Digits of Account Number]. These changes will take effect on [Effective Date].

**What is changing?**

- **New Overdraft Fee:** The fee per transaction will be [New Amount].
- **Daily Limit:** The maximum number of overdraft fees charged per day will be [Number].
- **Threshold Change:** We will not charge a fee if your account is overdrawn by less than [Threshold Amount].

**Why are these changes happening?**

These updates are designed to [Reason for change, e.g., align with industry standards / provide better transparency].

**What do you need to do?**

No action is required on your part. These changes will be applied automatically to your account on the date mentioned above. We encourage you to review your account settings and consider signing up for low-balance alerts via our mobile app or online banking portal.

If you have any questions regarding these changes, please visit our website at [Website URL], call us at [Phone Number], or visit your local branch.

Thank you for choosing [Bank Name].

Sincerely,

[Sender Name/Department]

[Bank Name]