

[Date]

[Customer Name]

[Street Address]

[City, State, Zip Code]

RE: Notice of Revocation of Overdraft Protection / Unsecured Credit Privileges

Account Number: [Account Number Ending in XXXX]

Dear [Customer Name],

This letter serves as formal notification that your Overdraft Protection and unsecured credit privileges associated with the above-referenced account have been revoked, effective [Date].

This decision was made based on the following reason(s):

- [Reason 1: e.g., Frequency of delinquent payments]
- [Reason 2: e.g., Significant change in credit history]
- [Reason 3: e.g., Failure to meet account terms and conditions]

As a result of this action, any items presented against your account that exceed your available balance will no longer be covered by an unsecured credit line. Such items may be returned unpaid, and applicable non-sufficient funds (NSF) fees may be assessed to your account.

Under the Fair Credit Reporting Act, you have the right to obtain a free copy of your credit report if requested within 60 days of this notice. The credit reporting agency used for this evaluation was:

[Credit Agency Name]

[Agency Address]

[Agency Phone Number]

If you have any questions regarding this notification, please contact our customer service department at [Phone Number] during normal business hours.

Sincerely,

[Name/Department]

[Financial Institution Name]