

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: Request for Overdraft Fee Refund - Account ending in [Last 4 Digits of Account Number]

Dear [Customer Name],

We have completed a formal review of your request to refund the overdraft fee(s) assessed to your account on [Date Fee was Charged].

After carefully reviewing your account history and the circumstances surrounding the transaction(s), we are unable to grant your request for a refund at this time. Our records indicate the following:

- The transaction(s) exceeded the available balance in your account at the time of processing.
- [Optional: Our records show that similar fee waivers have been granted within the last 12 months.]
- [Optional: The account was not enrolled in an overdraft protection link to a secondary savings account.]

We understand that unexpected fees can be frustrating. To help you manage your account and avoid future charges, we recommend the following tools:

- Setting up low-balance alerts via our mobile app or online banking.
- Reviewing your account agreement for details on how transactions are posted.
- Linking a savings account for automatic overdraft protection transfers.

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

Sincerely,

[Name of Bank Representative]

[Title]

[Financial Institution Name]