

[Company Name]  
[Bank Name]  
[Address]  
[City, State, Zip Code]

[Date]

[Customer Name]  
[Business Name]  
[Address]  
[City, State, Zip Code]

RE: Overdraft Fee Waiver Request - Account Number ending in [Last 4 Digits]

Dear [Customer Name],

We have received and reviewed your request to waive the overdraft fees charged to your commercial account on [Date].

**Decision:**

[Insert: APPROVED / DENIED / PARTIALLY APPROVED]

**Details:**

After reviewing your account history and the circumstances provided, we have decided to [waive the full amount of \$0.00 / waive a partial amount of \$0.00 / maintain the fees as originally charged].

[If Approved]: The credit will be applied to your account within [Number] business days. Please ensure that sufficient funds are available for all future transactions to avoid additional charges.

[If Denied]: This decision was based on [Insert Reason, e.g., frequency of previous waivers / account terms and conditions]. We encourage you to review our digital banking tools to set up low-balance alerts to help manage your cash flow.

If you have any questions regarding this decision or wish to discuss overdraft protection options for your business, please contact your Relationship Manager or call our business support team at [Phone Number].

Sincerely,

[Name/Signature]  
[Title]  
[Bank Name]