

[Date]

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

Subject: Approval of Overdraft Fee Waiver Request

Dear [Customer Name],

We are writing to inform you that we have reviewed your request regarding the overdraft fees charged to your account ending in [Last 4 Digits of Account Number].

In light of the financial hardship details you provided, we have decided to waive the following fee(s) as a one-time courtesy:

- Date of Fee: [Date] - Amount: \$[Amount]
- Date of Fee: [Date] - Amount: \$[Amount]

Total Refund Amount: \$[Total Amount]

The total amount has been credited back to your account and should be visible in your transaction history within [Number] business days.

Please note that this waiver is a one-time exception. To help you avoid future fees, we recommend reviewing our account alerts or linking a savings account for overdraft protection. If you continue to experience financial difficulties, please contact our dedicated support team at [Phone Number] to discuss available assistance programs.

Thank you for being a valued customer.

Sincerely,

[Sender Name]
[Title]
[Bank/Institution Name]