

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Request for Overdraft Fee Waiver - Account Ending in [Last 4 Digits]

Dear [Customer Name],

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

After reviewing your account history, we are unable to grant your request for a fee waiver at this time. Our records indicate that multiple fees have been waived for your account within the past [Number] months. Per our bank policy, fee waivers are intended for occasional errors rather than habitual account deficits.

As a reminder, overdraft fees are applied when a transaction exceeds your available balance. To help you manage your account and avoid future charges, we recommend the following options:

- Enrolling in low-balance email or text alerts.
- Linking your checking account to a savings account for automatic overdraft protection.
- Monitoring your real-time balance through our mobile banking application.

We value your business, but we must apply our fee policy consistently across all accounts. If you have questions regarding this decision, you may contact our customer service department at [Phone Number] or visit your local branch.

Sincerely,

[Sender Name]

[Title/Department]

[Bank Name]