

[Company Name]
[Department Name]
[Street Address]
[City, State, Zip Code]

[Date]

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

Re: Inquiry Regarding Insufficient Funds Fee for Account Number: [Account Number]

Dear [Customer Name],

Thank you for contacting us regarding the Insufficient Funds (NSF) fee charged to your account on [Date of Charge].

We have reviewed your request for a fee waiver. Based on our review, we have reached the following decision:

[Option 1: Approved]

We are pleased to inform you that we have approved your request. A credit of \$[Amount] has been applied to your account. You should see this reflected in your balance within [Number] business days.

[Option 2: Denied]

After reviewing your account history and our current policies, we are unable to waive the fee at this time. The fee was assessed because [Reason for Denial, e.g., the account lacked sufficient funds to cover the transaction dated XX/XX/XXXX].

To help you avoid future fees, we recommend the following services:

- Setting up low-balance email or text alerts.
- Enrolling in Overdraft Protection.
- Regularly monitoring your account via our mobile app or online banking.

If you have any further questions, please contact our customer service department at [Phone Number] or visit our website at [Website URL].

Sincerely,

[Sender Name]
[Title/Position]