

[Bank Name]  
[Branch Address]  
[City, State, Zip Code]  
[Date]

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

Subject: Reversal of Overdraft Fees for Account Ending in [Last 4 Digits]

Dear [Customer Name],

Thank you for being a loyal customer with [Bank Name] for the past [Number] years. We appreciate the trust you place in us for your banking needs.

We have received your request regarding the overdraft fee charged to your account on [Date] in the amount of \$[Amount]. After reviewing your account history and recognizing your long-standing relationship with our institution, we have approved a one-time courtesy waiver of this fee.

The credit of \$[Amount] has been applied to your account and should be visible in your transaction history within [Number] business days. Please ensure that your account maintains a sufficient balance to cover all pending transactions and automated payments to avoid future charges.

If you have any questions regarding this adjustment or wish to discuss our overdraft protection options, please call us at [Phone Number] or visit your local branch.

Thank you for choosing [Bank Name].

Sincerely,

[Sender Name]  
[Title/Department]  
[Bank Name]