

[Date]

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

Subject: Regarding your request for an overdraft fee waiver

Dear [Customer Name],

Thank you for contacting [Bank Name] regarding the overdraft fee(s) assessed to your account ending in [Last 4 Digits of Account Number] on [Date].

We have carefully reviewed your account history and your request for a fee waiver. At this time, we are unable to grant your request for the following reason(s):

- The maximum number of courtesy waivers for this period has already been reached.
- The fee was assessed in accordance with the terms and conditions of your Account Agreement.
- The account history does not meet the requirements for a discretionary refund.

As a result, the fee(s) totaling \$[Amount] will remain on your account. To avoid future overdraft fees, we recommend monitoring your balance via our mobile app or setting up low-balance alerts.

If you have any questions regarding this decision or would like to discuss overdraft protection options, please contact our customer service department at [Phone Number] or visit your local branch.

Sincerely,

[Staff Name/Department]  
[Bank Name]