

To: All Branch Managers

From: Senior Management / Operations Department

Date: [Insert Date]

Subject: Implementation of New Overdraft Fee Policy

Dear Branch Manager,

This letter serves as formal notification regarding the implementation of our updated Overdraft Fee Policy, effective [Insert Effective Date]. This change is part of our commitment to regulatory compliance and improving customer transparency.

Key Changes Include:

- Revised fee amounts per occurrence.
- New daily limits on the number of overdraft fees charged.
- Adjusted de minimis thresholds for overdrawn balances.
- Updated grace periods for account deposits.

Action Required:

1. Ensure all branch staff review the attached policy documentation.
2. Display the updated Fee Schedule in the lobby and at teller stations.
3. Update all digital and printed marketing materials to reflect the new terms.
4. Conduct a brief training session with your team to address customer inquiries.

Please ensure that your branch is fully compliant by the effective date. If you have any questions regarding these operational changes, please contact the Compliance Department.

Best regards,

[Your Name]

[Your Title]

[Company Name]