

[Date]

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

**Subject: Important Changes to Your Account Overdraft Fee Structure**

Dear [Customer Name],

At [Financial Institution Name], we are committed to providing transparent banking services. We are writing to inform you of upcoming changes to our overdraft fee structure, effective [Effective Date].

The following revisions will apply to your account [Account Number ending in XXXX]:

- **Standard Overdraft Fee:** The fee per item will change from \$[Old Amount] to \$[New Amount].
- **Daily Limit:** We have set a maximum limit of [Number] overdraft fees that can be charged to your account per business day.
- **De Minimis Threshold:** No fee will be charged if your account is overdrawn by less than \$[Amount] at the end of the business day.
- **Grace Period:** You will now have until [Time] on the next business day to deposit funds and avoid a fee.

We encourage you to review these changes carefully. No action is required on your part for these updates to take effect. If you wish to manage your account notifications or explore overdraft protection alternatives, please log in to your online banking portal or visit a local branch.

If you have any questions regarding these changes, please contact our customer service team at [Phone Number] or visit [Website URL].

Thank you for choosing [Financial Institution Name].

Sincerely,

[Sender Name/Department]  
[Financial Institution Name]