

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

Subject: Important Update Regarding Your Account - New Overdraft Grace Period

Dear [Customer Name],

At [Bank Name], we are committed to providing you with tools and features that help you manage your finances more effectively. We are pleased to announce that starting on [Effective Date], we are introducing an Overdraft Grace Period for your [Account Type] ending in [Last 4 Digits].

**How the Grace Period Works:**

- If your account becomes overdrawn by more than \$[Dollar Amount] due to a transaction, you will have until [Time, e.g., 11:59 PM] on the next business day to deposit or transfer enough funds to bring your account balance to \$0 or more.
- If you bring your balance above \$0 within this timeframe, we will waive or refund the Overdraft Paid Fee associated with those transactions.
- This grace period applies to [List transaction types, e.g., checks, ACH transfers, and recurring debit card payments].

**What You Need to Do:**

You do not need to take any action to enroll. This feature will be automatically added to your account on the date mentioned above. We recommend setting up low-balance alerts via our mobile app to stay informed about your account status in real-time.

If you have any questions, please visit our website at [Website URL], call us at [Phone Number], or visit your local branch.

Thank you for choosing [Bank Name].

Sincerely,

[Sender Name/Department Name]  
[Bank Name]