

[Date]

[Recipient Name]

[Recipient Title/Department]

[Organization Name]

[Street Address]

[City, State, Zip Code]

RE: System Update Request - Overdraft Fee Adjustment Protocols

Dear [Recipient Name],

I am writing to formally request a technical update to our banking core system regarding the calculation and application of overdraft fees. To ensure compliance with updated internal policies and regulatory requirements, we need to adjust how the system processes these charges.

Please implement the following changes to the system logic:

- **Fee Cap:** Limit the maximum number of overdraft fees to [Number] per business day.
- **De Minimis Threshold:** Prevent the system from triggering a fee if the account is overdrawn by less than \$[Amount].
- **Processing Order:** Update the transaction posting order to [e.g., chronological/low-to-high] to minimize the impact on customer balances.
- **Grace Period:** Implement a [Number]-hour window for customers to deposit funds before a fee is finalized.

We request that these updates be tested in the sandbox environment by [Date] and deployed to the production environment by [Date].

Please confirm receipt of this request and provide a timeline for the implementation process. If you require further technical specifications, please contact [Contact Name] at [Phone/Email].

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Job Title]