

[Your Name/Title]
[Your Institution Name]
[Address]
[City, State, Zip Code]
[Email Address]
[Date]

[Recipient Name]
[Relationship Manager Title]
[Correspondent Bank Name]
[Address]
[City, State, Zip Code]

Subject: Strategic Proposal for Pricing Realignment and Rate Reduction

Dear [Recipient Name],

I am writing to initiate a strategic review of our current correspondent banking fee structure and interest rate margins. [Your Institution Name] highly values the partnership we have maintained with [Correspondent Bank Name]. However, as we evaluate our operational costs for the upcoming fiscal period, it is necessary to align our service pricing with current market benchmarks and our increasing transaction volume.

Over the past [Number] months, our transaction throughput in [Specific Currency/Service] has grown by [Percentage]%. Despite this increased volume, our current rate structure remains reflective of our previous activity levels. To ensure our partnership remains mutually beneficial and competitive, we formally request a reduction in the following areas:

- **Transaction Processing Fees:** A reduction in wire transfer and clearing fees to reflect our higher economies of scale.
- **Maintenance and Liquidity Fees:** A realignment of account maintenance charges and daylight overdraft pricing.
- **Foreign Exchange Spreads:** A narrowed spread on [Currency Pairs] to support our expanding cross-border payment initiatives.

We are currently exploring options to consolidate our global clearing activities. We would prefer to deepen our commitment to [Correspondent Bank Name] rather than diversify our flow elsewhere. A competitive adjustment to our pricing will allow us to route a larger share of our global business through your institution.

We request a formal proposal regarding these rate adjustments by [Date]. We are available for a meeting on [Date/Time] to discuss how this realignment fits into our broader strategic roadmap.

We look forward to your positive response and to continuing our successful collaboration.

Sincerely,

[Signature]

[Your Printed Name]

[Your Job Title]