

Date: [Insert Date]

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

Subject: Never worry about declined transactions again

Dear [Customer Name],

Have you ever experienced the inconvenience of a declined transaction at a checkout counter? We want to help you avoid those unexpected moments and ensure your payments go through smoothly every time.

We are pleased to invite you to enroll in our **Overdraft Protection Program**. This service acts as a safety net for your checking account, providing you with peace of mind during your daily shopping and bill payments.

Benefits of Overdraft Protection:

- **Avoid Declined Transactions:** Your debit card purchases and ATM withdrawals can be processed even if you are short on funds.
- **Emergency Coverage:** Protection against unintended late fees from merchants.
- **Stay in Control:** Manage your finances with the confidence that your essential payments are covered.

For a limited time, we are offering [Insert Promotional Offer, e.g., a fee waiver for the first 90 days] when you sign up by [Insert Date].

How to Enroll:

1. Log in to your online banking portal at [Insert Website].
2. Visit your local branch and speak with a representative.
3. Call our customer service team at [Insert Phone Number].

Thank you for choosing [Bank Name] for your financial needs. We are here to help you manage your money with ease.

Sincerely,

[Representative Name]
[Title]
[Bank Name]

Note: Overdraft protection is subject to approval. Fees may apply for use of this service after the promotional period. Please refer to our Terms and Conditions for full details.