

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

Subject: Important Account Upgrade: Overdraft Protection Service Enrollment

Dear [Customer Name],

We are writing to inform you of an important upgrade available for your account ending in [Last 4 Digits of Account Number]. To provide you with greater financial flexibility and peace of mind, we invite you to enroll in our Overdraft Protection Service.

What is Overdraft Protection?

This service helps ensure that your transactions are covered even if your account balance falls below zero. By linking your checking account to a [Savings Account/Credit Card/Line of Credit], funds will automatically transfer to cover any shortfalls.

Benefits of Enrollment:

- Avoid declined transactions at point-of-sale terminals.
- Prevent "Non-Sufficient Funds" (NSF) returned check fees.
- Maintain consistent payment history for recurring bills.
- Gain an extra layer of financial security for emergencies.

How to Enroll:

You can activate this service today through any of the following methods:

- Log in to your Online Banking portal and select "Account Services."
- Visit any local branch to speak with a representative.
- Call our customer service team at [Phone Number].

Please review the enclosed Terms and Conditions for specific details regarding transfer fees and interest rates associated with this service.

Thank you for choosing [Bank Name] for your banking needs.

Sincerely,

[Sender Name/Department Name]
[Bank Name]