

[Your Bank Name]
[Street Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

Subject: Protect Your Financial Reputation with Overdraft Protection

Dear [Customer Name],

Your financial reputation is one of your most valuable assets. It reflects your reliability and affects your ability to secure loans, housing, and competitive interest rates in the future.

Accidents happen—a forgotten subscription or a delayed deposit can lead to a declined transaction or a returned check. These instances can be embarrassing and may negatively impact your standing with merchants and credit agencies.

To help you maintain a seamless financial record, we are pleased to offer you our **Overdraft Protection Program**. By enrolling, you ensure that:

- **Your Transactions are Covered:** Avoid the embarrassment of a declined card at the checkout counter.
- **Your Credit is Safeguarded:** Prevent missed payments from reaching your credit report.
- **You Save on Fees:** Avoid expensive "Non-Sufficient Funds" (NSF) charges from retailers.

Stay in control of your finances and protect the reputation you have worked hard to build. Activating your protection is simple.

How to Enroll:

1. Log in to your online banking portal.
2. Visit any of our local branches.
3. Call our customer service team at [Phone Number].

Thank you for choosing [Your Bank Name] as your trusted financial partner.

Sincerely,

[Name/Signature]
[Title]
[Your Bank Name]