

[Date]

[Customer Name]

[Address Line 1]

[City, State, Zip Code]

Subject: Say Goodbye to Insufficient Funds Fees

Dear [Customer Name],

We are writing to inform you that you are now officially enrolled in our Overdraft Protection program for your account ending in [Last 4 Digits of Account].

With this protection in place, you can enjoy peace of mind knowing that your transactions will be covered even if your balance runs low. By linking your [Secondary Account/Savings/Credit Line], you can avoid the stress of declined transactions and the high costs associated with Insufficient Funds (NSF) fees.

**How your coverage works:**

- If a transaction exceeds your available balance, funds will automatically transfer from your linked account.
- This prevents your checks, ACH payments, or debit card purchases from being returned or declined.
- You will save [Dollar Amount] in standard NSF fees per occurrence.

No further action is required on your part. Your protection is active as of [Date].

If you have any questions or wish to modify your linked accounts, please visit your local branch or log in to your online banking portal at [Website URL].

Thank you for choosing [Bank Name].

Sincerely,

[Sender Name/Department]

[Bank Name]