

[Date]

[Customer Name]

[Street Address]

[City, State, Zip Code]

Subject: Upgrade Your Account with Overdraft Protection Service

Dear [Customer Name],

We are writing to invite you to upgrade your [Account Type] account ending in [Last 4 Digits] by enrolling in our Overdraft Protection Service.

By enrolling in this service, you can ensure that your important transactions-such as monthly bills, rent, or emergency purchases-are covered even if your account balance runs low. This service helps you avoid the inconvenience of declined transactions and potential merchant late fees.

How it works:

- Coverage for ATM withdrawals and everyday debit card transactions.
- Automatic transfers from a linked savings account or credit line.
- Peace of mind knowing your payments are processed smoothly.

To accept this upgrade and enroll your account, please choose one of the following options:

- Log in to your online banking portal and select "Overdraft Settings."
- Visit any local branch to speak with a representative.
- Call our customer service team at [Phone Number].

Please review the enclosed Disclosure of Fees and Terms and Conditions for full details regarding coverage limits and applicable fees.

Thank you for choosing [Bank Name]. We look forward to providing you with enhanced financial security.

Sincerely,

[Sender Name]

[Title]

[Bank Name]