

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

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

Subject: Important Updates to Your Overdraft Protection Policy

Dear [Customer Name],

We are writing to inform you of upcoming changes to the Overdraft Protection Policy for your account ending in [Last 4 Digits of Account Number]. These changes will take effect on [Effective Date].

Key Changes Include:

- **Fee Adjustments:** The fee per overdraft occurrence will change from \$[Old Amount] to \$[New Amount].
- **Daily Limit:** We have updated the maximum number of overdraft fees charged per business day to [Number].
- **Threshold Amount:** Fees will not be charged if your account is overdrawn by less than \$[Amount] at the end of the business day.
- **Transfer Fees:** Fees for automatic transfers from linked savings accounts will be [Increased/Decreased/Eliminated].

Your Current Status:

Our records show that you are currently [Opted-In / Opted-Out] for overdraft coverage on ATM and everyday debit card transactions. You can change your preference at any time via our mobile app, website, or by visiting a local branch.

Please review the enclosed/attached updated Terms and Conditions for full details regarding these policy modifications. No action is required on your part if you agree to these changes.

If you have any questions, please call us at [Phone Number] or visit [Website URL].

Sincerely,

[Name/Department]
[Bank Name]