

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

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

Subject: Notice of Change to Your Checking Account Monthly Maintenance Fee

Dear [Customer Name],

We are writing to inform you of an upcoming change to the terms and conditions of your [Account Type] ending in [Last 4 Digits of Account Number].

Effective [Date], the monthly maintenance fee for this account will change from \$[Current Fee Amount] to \$[New Fee Amount]. This fee will be automatically deducted from your account balance on a monthly basis starting with your [Month] statement cycle.

Ways to Waive the Monthly Maintenance Fee:

You can continue to avoid this fee by meeting any one of the following requirements during each statement cycle:

- Maintain a minimum daily balance of \$[Amount].
- Receive total qualifying direct deposits of \$[Amount] or more.
- [Additional Requirement, e.g., Link to a qualifying savings account].

No action is required if you intend to keep your account open under these new terms. If you have questions regarding this change or wish to explore other account options that may better suit your needs, please visit your local branch or call our customer service team at [Phone Number].

Thank you for choosing [Bank Name].

Sincerely,

[Bank Representative Name/Department]
[Bank Name]