

[Date]

[Customer Name]
[Address Line 1]
[City, State, Zip Code]

Subject: Important Changes to Your Overdraft Service Fee Schedule

Dear [Customer Name],

We are writing to inform you of upcoming modifications to the fee schedule regarding our Overdraft Services. These changes will take effect on [Effective Date].

Please review the updated fee structure below:

- **Current Overdraft Fee:** \$[Amount] per item
- **New Overdraft Fee:** \$[Amount] per item
- **Daily Maximum Number of Fees:** [Number]
- **Overdraft Threshold (De Minimis):** No fee will be charged if the account is overdrawn by \$[Amount] or less.

These changes apply to all [Account Types, e.g., Personal Checking] accounts. Our goal is to provide transparent banking services while continuing to offer you financial flexibility.

Your Options:

If you agree to these terms, no action is required. If you wish to change your overdraft coverage preferences (Opt-In or Opt-Out) or close your account due to these changes, please contact us at [Phone Number] or visit your local branch by [Date].

A full copy of our revised Terms and Conditions and Fee Schedule can be found at [Website URL] or requested at any branch location.

Thank you for choosing [Bank Name].

Sincerely,

[Sender Name/Department]
[Bank Name]