

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

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

Subject: Notification of Decrease in Overdraft Credit Limit

Dear [Customer Name],

Account Number: [Insert Account Number]

We are writing to formally notify you of a change regarding the overdraft facility associated with your account. Following a recent review of your credit profile and account activity, [Bank Name] has decided to decrease your approved overdraft credit limit.

Effective as of [Date], your new overdraft limit will be **[New Limit Amount]**. This is a reduction from your previous limit of [Former Limit Amount].

Please ensure that your current account balance does not exceed this new limit. Any transactions attempted beyond this revised amount may be declined, or may incur additional fees as outlined in our standard terms and conditions.

If your current outstanding balance is higher than the new limit, we request that you deposit sufficient funds to bring the balance within the approved limit by [Deadline Date].

If you have any questions regarding this adjustment or wish to discuss your financial options, please contact your Relationship Manager or visit your local branch.

Thank you for your continued cooperation.

Sincerely,

[Signature]
[Name of Bank Representative]
[Title/Department]