

[Date]

[Customer Name]

[Street Address]

[City, State, Zip Code]

Subject: Notice of Overdraft Privilege Suspension

Dear [Customer Name],

We are writing to inform you that the Overdraft Privilege on your account ending in [Last 4 Digits of Account Number] has been suspended, effective [Date].

This decision was made based on the following reason(s):

- [Reason 1: e.g., Account has been overdrawn for more than 30 consecutive days]
- [Reason 2: e.g., Failure to bring the account to a positive balance]
- [Reason 3: e.g., Recent changes in credit history or account activity]

What this means for you:

The bank will no longer authorize or pay overdrafts for your checks, ACH transactions, or recurring debit card payments. Any transactions presented against insufficient funds may be returned unpaid, and applicable Non-Sufficient Funds (NSF) fees may be charged to your account.

How to reinstate this service:

To be considered for reinstatement of your Overdraft Privilege, you must bring your account to a positive balance immediately. Once your account has remained in good standing for [Number] days, you may request a review of your eligibility.

If you have any questions regarding this notice or wish to discuss repayment options, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Name/Department]

[Financial Institution Name]