

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Account Number ending in [Last 4 Digits of Account Number]

Dear [Customer Name],

This letter is to inform you that your linked Overdraft Protection source has been depleted. As a result, we were unable to cover the following transaction(s) presented for payment against your account:

<b>Date</b>	<b>Description</b>	<b>Amount</b>
[Transaction Date]	[Payee/Merchant]	[\$[Amount]]

Because there were insufficient funds in both your primary account and your linked overdraft protection account, the item(s) listed above have been returned unpaid. Please be advised that an Insufficient Funds (NSF) fee of \$[Fee Amount] has been charged to your account for each returned item.

To avoid further fees and potential service interruptions, please deposit funds into your account immediately to cover your current balance and any outstanding items.

If you have recently replenished your overdraft source or believe this is an error, please contact our customer service department at [Phone Number] or visit your local branch.

Sincerely,

[Bank Name]

[Department Name]

[Contact Information]