

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

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

Subject: Advisory Regarding Your Account Overdraft

Dear [Customer Name],

We are writing to inform you that your account ending in [Last 4 Digits of Account Number] has recently reached a negative balance. According to our records, this is the first time an overdraft has occurred on this account.

Transaction Details:

- Date of Overdraft: [Date]
- Overdrawn Amount: [Amount]
- Overdraft Fee Incurred: [Fee Amount]

As a courtesy for your first occurrence, we have [waived/refunded] the associated overdraft fee. Please ensure that sufficient funds are deposited into your account by [Date] to bring your balance back to a positive status and avoid further charges.

To help you manage your account in the future, we recommend the following tools:

- Setting up low-balance mobile alerts.
- Linking a savings account for overdraft protection.
- Monitoring your transactions via our mobile banking app.

If you have any questions or believe this happened in error, please contact our customer service department at [Phone Number] or visit your local branch.

Sincerely,

[Bank Representative Name]
[Title]
[Bank Name]