

[Financial Institution Name]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]

[Date]

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

Subject: Notice of Daily Overdraft Charge Assessment

Dear [Customer Name],

This letter is to inform you that your account [Account Number ending in XXXX] currently has a negative balance. As of [Date], your account balance is \$[Amount].

According to our fee schedule, a daily overdraft charge of \$[Fee Amount] has been assessed to your account. This fee is applied each business day that your account remains overdrawn beyond the initial grace period.

Summary of Charges:

- Current Balance: \$[Amount]
- Daily Overdraft Fee: \$[Fee Amount]
- Date Fee Applied: [Date]

To avoid further daily charges, please deposit or transfer sufficient funds to bring your account to a positive balance immediately. Deposits can be made via mobile app, at any of our ATM locations, or in person at a local branch.

If you have already made a deposit to cover this balance, please disregard this notice. If you believe this charge was made in error or if you are experiencing financial hardship, please contact our customer service department at [Phone Number] between [Hours of Operation].

Thank you for your prompt attention to this matter.

Sincerely,

[Sender Name/Department]
[Financial Institution Name]