

[Bank Name]
[Branch Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: Notice of Overdraft Fee Assessment

Dear [Customer Name],

This letter is to inform you that an overdraft fee has been charged to your account ending in [Last 4 Digits of Account Number].

On [Date of Transaction], we received a request for payment that exceeded your available balance. As a result, the following action was taken:

- **Transaction Amount:** \$[Amount]
- **Payee:** [Merchant/Entity Name]
- **Overdraft Fee:** \$[Fee Amount]
- **Current Account Balance:** \$[Balance Amount]

Please ensure that sufficient funds are deposited into your account immediately to cover the negative balance and any pending transactions. You can review your account activity via online banking, our mobile app, or by visiting a local branch.

If you have questions regarding this fee or if you believe this assessment was made in error, please contact our customer service department at [Phone Number] during business hours.

Thank you for banking with [Bank Name].

Sincerely,

[Bank Representative Name/Department]
[Bank Name]