

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

[Date]

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

Subject: Notice of Overdraft and Fee Assessment

Dear [Customer Name],

This letter is to inform you that your account ending in [Last 4 Digits of Account Number] has reached a negative balance. As a result, an overdraft fee has been applied to your account.

Transaction Details:

- Date of Transaction: [Date]
- Transaction Amount: \$[Amount]
- Payee: [Merchant/Payee Name]
- Overdraft Fee Assessed: \$[Fee Amount]
- Current Account Balance: \$[Current Balance]

Please deposit sufficient funds immediately to cover the negative balance and any applicable fees. This will ensure that future transactions are processed and help you avoid additional charges.

If you believe this fee was charged in error, or if you would like to discuss payment options, please contact our customer service department at [Phone Number] or visit your local branch.

Thank you for your prompt attention to this matter.

Sincerely,

[Bank Representative Name]
[Bank Name]