

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Notice of Insufficient Overdraft Line of Credit Funds

Dear [Customer Name],

We are writing to inform you that we were unable to process a transaction on your account [Account Number] because the amount exceeded your available Overdraft Line of Credit limit.

Transaction Details:

- Date of Transaction: [Date]
- Transaction Amount: \$[Amount]
- Payee: [Payee Name]
- Current Credit Limit: \$[Limit Amount]

As a result of this insufficient credit, the following action has been taken:

[Select one: The transaction was declined / The item was returned unpaid.]

Please note that an insufficient funds fee of \$[Fee Amount] has been charged to your account. To avoid future transaction denials and additional fees, please ensure your account balance or available credit line is sufficient to cover your pending payments.

If you have questions regarding your credit limit or wish to request an increase, please contact our customer service department at [Phone Number] or visit your local branch.

Sincerely,

[Name of Sender]

[Title]

[Financial Institution Name]