

[Date]

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

Re: Notice of Zero Available Balance and Overdraft Protection Action

Dear [Customer Name],

This letter is to inform you that the available balance in your account ending in [Last 4 Digits of Account Number] has reached zero (\$0.00).

Because you are enrolled in our Overdraft Protection program, we have taken the following action to cover pending transactions and prevent payment rejections:

Action Taken: [Transfer from Linked Account / Advance from Line of Credit]

Amount Transferred: \$[Amount]

Transfer Date: [Date]

Transaction Fee: \$[Fee Amount]

Please ensure that sufficient funds are deposited into your account immediately to cover any outstanding checks, automated payments, or debit card transactions to avoid further fees or account restrictions.

You can review your account activity and current balance through our online banking portal or mobile app. If you have any questions regarding this notice, please contact our customer service department at [Phone Number].

Sincerely,

[Bank Name]
[Customer Service Department]