

Date: [Insert Date]

To: [Business Name]

Attention: [Contact Person Name]

Address: [Business Address]

Account Number: [Last 4 Digits of Account Number]

Subject: Overdraft Coverage Options for Your Business Account

Dear [Contact Person Name],

We are writing to provide you with information regarding the overdraft coverage options available for your business checking account. We want to ensure you have the tools necessary to manage your cash flow effectively and avoid unintended payment disruptions.

Please review the following options currently available to your business:

- **Overdraft Protection Link:** Link your checking account to a business savings account or another checking account. Funds are automatically transferred to cover shortfalls for a small transfer fee.
- **Business Line of Credit:** Subject to credit approval, this option covers overdrafts up to your approved limit. Interest is charged only on the amount used.
- **Standard Overdraft Practice:** At our discretion, we may authorize and pay overdrafts for checks, ACH transactions, and recurring bill payments. A standard overdraft fee applies per item paid.
- **Debit Card Overdraft Coverage:** You may choose to "Opt-In" to allow us to authorize everyday business debit card transactions when you do not have sufficient funds. If you do not opt-in, these transactions will be declined.

Action Required:

If you would like to change your current overdraft preferences or apply for a protective line of credit, please perform one of the following:

- Log in to your Online Business Banking portal.
- Visit your local branch office.
- Call our Business Services Team at [Phone Number].

Thank you for choosing [Financial Institution Name] for your business banking needs.

Sincerely,

[Sender Name]

[Title]

[Financial Institution Name]