

[Bank Name]  
[Department Name]  
[Street Address]  
[City, State, Zip Code]

[Date]

[Recipient Name]  
[Title]  
[Company Name]  
[Street Address]  
[City, State, Zip Code]

RE: Offer for Commercial Overdraft Line of Credit - Account Ending in [Last 4 Digits]

Dear [Recipient Name],

We are pleased to inform you that [Company Name] has been pre-approved for a Commercial Overdraft Line of Credit in the amount of \$[Amount].

Based on your established relationship with [Bank Name], we would like to provide your business with an extra layer of financial flexibility. This facility is designed to ensure your daily operations remain uninterrupted by providing immediate coverage for short-term cash flow gaps.

**Offer Details:**

- **Credit Limit:** \$[Amount]
- **Interest Rate:** [Rate]% (Variable)
- **Repayment Terms:** Automatic repayment from subsequent deposits
- **Annual Fee:** \$[Amount]

This line of credit will automatically cover checks, ACH transfers, and wire requests that exceed your available balance, helping you avoid returned item fees and maintaining your professional reputation with vendors.

To accept this offer or to discuss the terms in more detail, please sign and return the enclosed acceptance form or contact your Relationship Manager, [Manager Name], at [Phone Number] by [Expiration Date].

Thank you for choosing [Bank Name] as your business partner.

Sincerely,

[Signature]  
[Printed Name]  
[Title]