

Date: [Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Decision Regarding Overdraft Service

Dear [Customer Name],

Thank you for your recent application for our Consumer Overdraft Service. After carefully reviewing your request and your account history, we regret to inform you that we are unable to approve your request at this time.

Our decision was based on the following reason(s):

- [Reason 1: e.g., Insufficient account history]
- [Reason 2: e.g., Previous account handling]
- [Reason 3: e.g., Information obtained from a consumer reporting agency]

If this decision was based in whole or in part on information obtained from a consumer reporting agency, you have the right under the Fair Credit Reporting Act to know the information contained in your file at the consumer reporting agency. The agency did not make the decision to decline your request and is unable to provide you with the specific reasons why the decision was made.

Reporting Agency Information:

[Agency Name]

[Agency Address]

[Agency Phone Number]

You have the right to obtain a free copy of your report from the agency listed above if you request it within 60 days of receiving this notice. You also have the right to dispute the accuracy or completeness of any information in the report.

If you have any questions regarding your current account or our other services, please visit your local branch or call us at [Phone Number].

Sincerely,

[Name of Officer/Department]

[Financial Institution Name]