

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Acknowledgment of Overdraft Service Opt-Out for Account Number ending in [Last 4 Digits]

Dear [Customer Name],

This letter confirms that we have processed your request to opt out of our Overdraft Service for ATM and everyday debit card transactions. This change is effective as of [Date].

**What this means for you:**

- The bank will no longer authorize or pay overdrafts for ATM withdrawals and everyday debit card transactions.
- If your account does not have sufficient funds at the time of a transaction, the transaction will be declined.
- You will not be charged an overdraft fee for these types of transactions.

Please note that this choice does not apply to other types of transactions, such as checks or automatic bill payments (ACH). We may still authorize and pay overdrafts for those transactions at our discretion, and standard overdraft fees may apply.

If you decide in the future that you would like to opt back into this service, you may do so at any time by contacting us at [Phone Number], visiting our website at [Website URL], or visiting a local branch.

Thank you for choosing [Bank Name].

Sincerely,

[Name/Department]

[Bank Name]