

[Date]

[Customer Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Subject: Important Information Regarding Your Recent Debit Card Transaction

Dear [Customer Name],

We are writing to inform you that a recent everyday debit card transaction on your account ending in [Last 4 Digits of Account Number] was declined on [Date of Transaction].

The transaction for the amount of \$[Amount] at [Merchant Name] was declined because there were insufficient funds in your account to cover the purchase, and you have not opted into our Overdraft Coverage for everyday debit card transactions.

What you need to know:

- You were not charged a fee for this declined transaction.
- Our standard policy is to decline everyday debit card transactions if your account does not have enough money available.
- This does not affect recurring bill payments or check transactions, which may still be subject to overdraft fees if processed.

If you would like to change your overdraft preferences or learn more about how we handle transactions when your balance is low, please visit [Website URL], call us at [Phone Number], or visit your local branch.

Thank you for choosing [Bank Name].

Sincerely,

[Bank Name] Customer Service

[Department Name]