

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Acknowledgment of Overdraft Service Opt-Out

Dear [Customer Name],

This letter is to confirm that we have received and processed your request to opt out of our Overdraft Service for your account ending in [Last 4 Digits of Account Number].

What this means for you:

- We will no longer authorize or pay overdrafts for ATM and everyday debit card transactions.
- If your account has insufficient funds at the time of a transaction, the transaction will be declined.
- You will not be charged an overdraft fee for these declined transactions.

Please note that this change may take up to [Number] business days to become fully effective across all systems. This choice does not affect the processing of checks or automatic bill payments (ACH transactions), which may still be subject to overdraft fees as outlined in your account agreement.

If you have any questions or if you did not request this change, please contact us immediately at [Phone Number] or visit your local branch.

Thank you for choosing [Bank/Institution Name].

Sincerely,

[Sender Name/Department]

[Bank/Institution Name]