

[Bank Name]
[Bank Address]
[City, State, Zip Code]
[Phone Number]

[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Re: Notice of Overdraft and Paid Item Fee

Dear [Customer Name],

This letter is to inform you that we have paid an item that resulted in an overdraft on your account ending in [Last 4 Digits of Account Number].

Details of the transaction are as follows:

- **Date of Transaction:** [Date]
- **Transaction Description:** [Description/Merchant Name]
- **Transaction Amount:** \$[Amount]
- **Overdraft Fee (Paid Item Fee):** \$[Fee Amount]

As a result of this transaction and the associated fee, your current account balance is \$[Current Balance].

Please ensure that sufficient funds are deposited into your account immediately to cover the negative balance and any pending transactions. You can check your balance and manage your account through our online banking portal or mobile app.

If you have any questions regarding this notice or if you believe this fee was charged in error, please contact our customer service department at [Phone Number] or visit your local branch.

Sincerely,

[Bank Representative Name/Department]
[Bank Name]