

[Financial Institution Name]
[Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

Subject: Notification of Courtesy Pay Overdraft Coverage Approval

Dear [Member/Customer Name],

We are pleased to inform you that Courtesy Pay Overdraft Coverage has been added to your account ending in [Last 4 Digits of Account].

What is Courtesy Pay?

Courtesy Pay is a service that allows us to pay checks, ACH transfers, and recurring bill payments even if you do not have sufficient funds in your account, up to a specific limit. This helps you avoid "non-sufficient funds" (NSF) returns and merchant late fees.

Your Account Details:

- **Overdraft Limit:** \$[Amount]
- **Standard Overdraft Fee:** \$[Amount] per item paid
- **Daily Maximum Fees:** [Number or "No Limit"]

Important Terms:

- Transactions are paid at the discretion of the institution. We do not guarantee that all items will be authorized.
- Your account must be brought to a positive balance within [Number] days.
- This coverage does not include ATM or one-time debit card transactions unless you have specifically opted-in for those services.

If you wish to opt-out of this service or have any questions regarding your account, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Name/Department]
[Financial Institution Name]