

[Financial Institution Name]  
[Address Line 1]  
[City, State, Zip Code]  
[Phone Number]

[Date]

[Customer Name]  
[Customer Address Line 1]  
[City, State, Zip Code]

**Subject: Confirmation of Overdraft Item Payment**

Dear [Customer Name],

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

**Transaction Details:**

- Date of Transaction: [Date]
- Description: [Merchant Name / Transaction Type]
- Amount: \$[Amount]
- Overdraft Fee Incurred: \$[Fee Amount]

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

To avoid further fees or the potential return of future items, please deposit sufficient funds to bring your account to a positive balance as soon as possible.

If you have any questions regarding this notification or would like to discuss your account, please contact our customer service department at [Phone Number] or visit your local branch.

Thank you for choosing [Financial Institution Name].

Sincerely,

[Name/Department]  
[Financial Institution Name]