

[Date]

[Customer Name]

[Street Address]

[City, State, Zip Code]

**Subject: Notification of Paid Item and Overdraft Fee**

Dear [Customer Name],

This letter is to inform you that we have processed a transaction that exceeded the available balance in your account ending in [Last 4 Digits of Account Number].

As part of our overdraft service, we have elected to pay this item to ensure the transaction was completed. As a result, your account is now overdrawn, and an overdraft fee has been applied.

**Transaction Details:**

- Date of Transaction: [Date]
- Description: [Description/Payee]
- Amount: \$[Amount]
- Overdraft Fee: \$[Fee Amount]
- Current Account Balance: \$[Balance]

Please deposit sufficient funds into your account immediately to cover the overdrawn balance and any subsequent transactions. You can make a deposit at any branch location, through an ATM, or via our mobile banking app.

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

Sincerely,

[Bank Name]

[Customer Service Department]