

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

[Date]

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

**Subject: Notice of Overdraft Fee Assessment**

Dear [Customer Name],

This letter is to inform you that an overdraft fee has been assessed to your account ending in [Last 4 Digits of Account Number].

On [Date of Transaction], we received a transaction that exceeded your available balance. As a result, the following fee has been applied to your account:

- **Transaction Amount:** \$[Amount]
- **Payee/Description:** [Description of Transaction]
- **Overdraft Fee:** \$[Fee Amount]
- **Date Fee Assessed:** [Date]

As of [Current Date], your current account balance is \$[Current Balance].

To avoid further fees, please ensure that sufficient funds are deposited into your account immediately to cover any outstanding items and the negative balance. You can review your account activity via online banking, our mobile app, or by visiting a local branch.

If you have any questions regarding this notice or would like to discuss overdraft protection options, please contact our customer service department at [Phone Number] during normal business hours.

Sincerely,

[Bank Representative Name/Department]  
[Financial Institution Name]