

Subject: Important Update Regarding Your Account - [Current Account Name]

Dear [Customer Name],

Congratulations! Because you have reached [Age/Milestone], it is time to upgrade your current account to our **Next Step Adult Checking Account**.

This transition is designed to provide you with more flexibility and features as you manage your finances independently. Your new account includes:

- No monthly maintenance fees (with qualifying activity).
- Full access to Online and Mobile Banking.
- A personalized Debit Mastercard®.
- Overdraft protection options.
- Access to a nationwide network of surcharge-free ATMs.

**What you need to know:**

The upgrade will occur automatically on [Date]. Your account number and routing number will remain the same, and your current debit card will continue to work until its expiration date.

If you have any questions or would like to discuss other financial products, please visit your local branch or call us at [Phone Number].

Thank you for growing with [Bank Name].

Sincerely,

[Sender Name]

[Title]

[Bank Name]