

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notification of Financial Policy Regarding Ongoing Overdrafts

Dear [Customer Name],

We are writing to formally notify you of recent activity regarding your account [Account Number]. Our records indicate that there have been multiple instances of account overdrafts over the past [Time Period].

This letter serves as a reminder of our financial policy regarding non-sufficient funds (NSF) and overdraft protection:

- **Overdraft Fees:** Each transaction that exceeds your available balance is subject to a fee of \$[Amount].
- **Repayment Term:** Any negative balance must be brought to a positive status within [Number] business days.
- **Account Status:** Continuous overdraft activity may result in the suspension of electronic transfers, check-writing privileges, or the permanent closure of your account.

We value your business and wish to help you avoid further penalties. We recommend the following actions:

1. Review your recent statements to reconcile your balance.
2. Set up automated low-balance alerts via our mobile app or website.
3. Contact us to discuss linking a savings account for backup funding.

Please ensure that your account is brought to a positive balance immediately to avoid further action. If you have any questions regarding this policy, please contact our billing department at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Department]

[Company/Bank Name]