

# Credit Card Automatic Overdraft Guidelines

Dear [Customer Name],

We are pleased to provide you with important guidelines regarding the automatic overdraft feature linked to your credit card.

## Overview of Automatic Overdraft

The automatic overdraft service allows you to cover transactions that exceed your credit limit, ensuring you have access to funds when you need them.

## Eligibility Criteria

- Your account must be in good standing.
- Your credit limit must be established as per company policy.

## How It Works

When a transaction exceeds your credit limit:

- The overdraft feature will automatically activate.
- Fees may apply if usage exceeds certain thresholds.

## Important Considerations

Before utilizing the automatic overdraft, please be aware of the following:

- Overdraft fees may apply.
- This service may impact your credit score.

## How to Opt-In

If you wish to enroll in the automatic overdraft service, please visit our website or contact customer service at [Customer Service Phone Number].

## Contact Us

If you have any questions or require further assistance, feel free to reach out to us.

Thank you for choosing [Bank Name].

Sincerely,  
[Your Name]  
[Your Title]  
[Bank Name]