

# Dear Valued Customer,

We hope this message finds you well. We are writing to inform you about the overdraft feature available on your credit card.

## Overdraft Feature Benefits:

- Access to additional funds when your account balance falls below zero.
- Flexible repayment options to suit your financial situation.
- No hidden fees or charges for using the overdraft feature.

## Terms and Conditions:

Please be aware of the following terms related to the overdraft feature:

1. The overdraft limit is subject to approval based on your creditworthiness.
2. Interest will be charged on the overdrawn amount.
3. Regular payments are required to maintain your account in good standing.

## How to Activate:

You can activate the overdraft feature by contacting our customer service team at (123) 456-7890 or through your online banking portal.

If you have any questions, please do not hesitate to reach out to us. Thank you for being a valued customer.

Sincerely,  
Your Credit Card Services Team