



PO Box 70377
Philadelphia, PA 19176-0377

December 14, 2021

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ROBERT T KOCH
17 BRIDGE ST
YARMOUTH ME 04096-6700

**RE: Account Overdraft Returned
Account Number x-9366**

Robert T Koch,

You tried to pay this item on December 13, 2021 using your Ally Bank Interest Checking.

| Item Date | Item Description | Amount |
|------------|------------------|------------|
| 12/13/2021 | ACH Withdrawal | \$4,489.68 |

Your account didn't have enough money to cover the payment, so we returned the item, **but we didn't charge you an overdraft fee.**

If your account is overdrawn, **please deposit sufficient funds, as soon as possible**, to bring it to a positive balance.

We know that overdrafts happen, so to protect your account, we offer a free overdraft transfer service in which you can enroll an Interest Checking account. To use this service, you'll need to open an additional Ally Bank Money Market or Online Savings account, if you don't already have one. Please contact us for more information.

Questions about your Ally Bank accounts?

You can log in at ally.com or on our mobile app to get help, or call us at 1-877-247-2559. Our award-winning customer care is available 24/7 to help with whatever you need.