## Request for Clarification on Overdraft Penalty

Your Name: [Your Name]

Your Address: [Your Address]

Your City, State, Zip: [Your City, State, Zip]

Your Email: [Your Email]

Your Phone Number: [Your Phone Number]

Date: [Date]

Bank Name: [Bank Name]

Bank Address: [Bank Address]

Bank City, State, Zip: [Bank City, State, Zip]

Dear [Bank Manager's Name],

I am writing to request clarification regarding the overdraft penalties applied to my account ([Your Account Number]). I noticed that I have been charged overdraft fees on [specific dates or transactions], and I would like further information on the circumstances that led to these charges.

Additionally, I would appreciate it if you could review my account history for any potential errors or misunderstandings that may have contributed to these penalties.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]