

Overdraft Penalty Understanding Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Bank's Name]

[Bank's Address]

[City, State, Zip Code]

Dear [Bank Manager's Name],

I hope this message finds you well. I am writing to request clarification regarding the overdraft penalties applied to my account ([Your Account Number]) over the past few months.

While I understand that overdraft fees are charged when the account balance falls below zero, I am seeking to understand the specific circumstances under which these fees were applied, as well as any potential options for fee waivers based on my account history.

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

Sincerely,

[Your Name]