[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Recipient's Name]
[Company Name]
[Company Address]
[City, State, Zip Code]

Dear [Recipient's Name],

I hope this message finds you well. I am writing to formally request a refund for the credit balance on my account, which I have not utilized. The details of my account are as follows:

Account Name: [Your Account Name]
Account Number: [Your Account Number]

Total Credit Balance: [Amount]

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

Sincerely, [Your Name]