

Subject: Appeal for Reversal of Overdraft Charges

To Whom It May Concern,

I am writing to formally appeal the overdraft charges that were recently applied to my account (Account Number: 123456789). Due to unforeseen circumstances, I inadvertently overdrawn my account on [date].

I understand that maintaining a positive balance is my responsibility; however, I would like to explain that [brief explanation of the situation]. Given my long-standing relationship with your bank and my history of responsible banking, I kindly request that you consider reversing these charges as a one-time courtesy.

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

Sincerely,

[Your Name]

[Your Address]

[Your Email]

[Your Phone Number]