

Overdraft Fee Dispute

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Email Address]

[Phone Number]

[Bank Name]

[Bank Address]

[City, State, ZIP Code]

Dear [Bank Name] Customer Service,

I am writing to formally dispute an overdraft fee that was charged to my account on [insert date]. The account number is [insert account number].

On this date, I believe the overdraft fee was applied due to an error because [insert explanation of circumstances, e.g., a pending deposit that was not yet credited]. I have a history of maintaining a positive balance and this charge is inconsistent with my account activity.

I kindly request that you review my account history and consider reversing this fee as a goodwill gesture. I appreciate your attention to this matter and look forward to your prompt response.

Thank you for your understanding.

Sincerely,

[Your Name]