

Your Name

Your Address

City, State, Zip Code

Email Address

Phone Number

Date

Customer Service Department

Bank Name

Bank Address

City, State, Zip Code

Dear Customer Service Manager,

I am writing to formally express my concern regarding the overdraft fees that have been applied to my account, number [Your Account Number]. I believe these fees have been charged inappropriately and are against the terms outlined in our agreement.

On [Date], I was charged an overdraft fee of [Amount], which I believe is unjustified as I had sufficient funds in my account at the time of the transaction. I have enclosed copies of my account statements for your review.

I request a thorough investigation into these charges and a reversal of the aforementioned fee, as well as an explanation of your policies regarding overdraft fees. I have been a loyal customer for [Number of Years] years, and this situation has caused me great inconvenience.

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

Sincerely,

Your Name