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

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

Dear [Recipient's Name],

I am writing to formally address my concerns regarding discrepancies in the late fees applied to my account (Account Number: [Your Account Number]).

On [Date], I was charged a late fee of [Amount]. However, I believe this charge is unwarranted due to the following reasons: [Briefly explain your reasoning, e.g., payment was made on time, payment was lost in the mail, etc.].

I kindly request a review of my account and a correction of this discrepancy. I have attached relevant documentation for your reference.

I appreciate your attention to this matter and look forward to your prompt response.

Sincerely,
[Your Name]