

Date: [Insert Date]

To:

[Bank Name]

[Branch Address]

[City, State, Zip Code]

Subject: Formal Request to Close Joint Account #[Insert Account Number]

Dear Customer Service Department,

Please accept this letter as a formal request to close the joint checking/savings account held by [Primary Account Holder Name] and [Secondary Account Holder Name].

The decision to close this account is due to persistent poor service and inadequate support. We have encountered [mention brief specific issue, e.g., long wait times / unresolved disputes / lack of communication], which has made managing our finances with your institution unsatisfactory.

We have ensured that all outstanding checks have cleared and all automated payments have been moved to another institution. Please find the following instructions regarding the remaining balance and closure process:

- **Remaining Balance:** Please issue a check for the remaining balance payable to both account holders and mail it to the address listed below.
- **Confirmation:** We request a written confirmation sent via mail or email once the account has been officially closed and the balance reaches zero.

Should you require further verification, please contact us at [Insert Phone Number] or [Insert Email Address].

Sincerely,

[Primary Account Holder Signature]

[Primary Account Holder Printed Name]

[Secondary Account Holder Signature]

[Secondary Account Holder Printed Name]

Mailing Address for Final Balance:

[Your Current Mailing Address]

[City, State, Zip Code]