

[Date]

[Bank Name]

[Branch Address]

[City, State, Zip Code]

**Subject: Closure of Joint Account - [Account Number]**

Dear Bank Manager,

We are writing to formally request the closure of our joint bank account held at your branch. This request is effective immediately.

**Account Details:**

Account Name: [Full Name 1] and [Full Name 2]

Account Number: [Your Account Number]

We have decided to close this account due to the recent increase in service charges and fees. We find that the new fee structure no longer meets our financial needs.

Please find enclosed our debit cards and unused checks associated with this account, which have been destroyed for security purposes. We have also canceled all standing orders and direct debits.

Please transfer the remaining balance, including any accrued interest, to the following account:

Bank Name: [Recipient Bank Name]

Account Holder: [Recipient Name]

Account Number: [Recipient Account Number]

Routing/Sort Code: [Routing Number]

Please provide written confirmation once the account has been closed and the final balance has been transferred.

Sincerely,

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[Signature - Account Holder 1]

[Printed Name 1]

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[Signature - Account Holder 2]

[Printed Name 2]

Contact Phone: [Your Phone Number]

Email: [Your Email Address]