

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email]

[Date]

[Bank Name]  
[Bank Address]  
[City, State, Zip Code]

Subject: Formal Request for Account Termination - Account Number: [Your Account Number]

To the Customer Service Department,

I am writing to formally request the immediate closure of my bank account referenced above. I have decided to terminate my relationship with [Bank Name] due to the discovery of several hidden fees that were not clearly disclosed to me at the time of account opening.

Please take the following actions regarding this request:

- Close the account effective [Date].
- Waive any "account closing fees" or "early termination fees" given the lack of transparency regarding the bank's fee structure.
- Provide a full statement of all remaining funds in the account.
- Send the remaining balance via a check to my address listed above.

Please provide written confirmation once the account has been officially closed and the balance has been disbursed. If there are any outstanding steps I need to take, please notify me in writing immediately.

Sincerely,

[Your Signature]

[Your Printed Name]