

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]

[Date]

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

**RE: Request for Early Withdrawal of Certificate of Deposit (CD) Due to Financial Hardship**

**Account Number:** [Your CD Account Number]

To the Management of [Bank Name],

I am writing to formally request the early closure of my Certificate of Deposit (Account #[Number]), which is currently scheduled to mature on [Maturity Date].

Due to unexpected and severe financial hardship, I am in urgent need of these funds. [Briefly state reason, e.g., medical emergency, job loss, or imminent foreclosure].

I am aware that early withdrawals typically incur a penalty. However, given the circumstances of my financial hardship, I respectfully request that [Bank Name] consider waiving the early withdrawal penalty to assist me during this difficult time. I have attached documentation [e.g., medical bills, layoff notice] to support my request.

Please close the account and transfer the remaining balance, including any accrued interest, to my linked [Checking/Savings] account number [Your Other Account Number].

Thank you for your time and for considering my request for a penalty waiver. I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]