

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

[Date]

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

RE: Request for Early Redemption of Certificate of Deposit

Account Holder Name: [Your Full Name]
CD Account Number: [Your Account Number]

To Whom It May Concern,

Please accept this letter as my formal request to close the above-referenced Certificate of Deposit (CD) account, effective [Date of Closure].

I am aware that this account has not yet reached its scheduled maturity date of [Maturity Date]. I hereby acknowledge that an early withdrawal penalty will be applied to this transaction as per the terms of my account agreement. I authorize the bank to deduct the required penalty amount from the principal and/or accrued interest before disbursing the remaining funds.

Please disburse the remaining balance via the following method:

- Transfer the funds to my existing [Checking/Savings] account number: [Account Number]
- Issue a cashier's check to be mailed to my address on file.

Please provide a closing statement confirming the final amount disbursed and the total penalty withheld for my records.

Sincerely,

[Signature]

[Your Printed Name]