

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

[Date]

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

Subject: Request to Downgrade Checking Account to Fee-Free Option

To Whom It May Concern,

I am writing to formally request a downgrade of my current checking account to a fee-free checking account option offered by your institution. My account details are as follows:

- **Account Holder Name:** [Your Full Name]
- **Account Number:** [Your Account Number]
- **Current Account Type:** [Name of current account type, e.g., Premium Checking]

I would like to switch to the [Name of Fee-Free Account Type, e.g., Basic Free Checking] to avoid monthly maintenance fees and balance requirements. Please ensure that my existing account number, debit card, and any automated deposits or withdrawals remain active during this transition if possible.

If there are any forms required to complete this process, please send them to my email address or physical address listed above. Otherwise, please confirm in writing once the account conversion is complete and specify the date the change becomes effective.

Thank you for your assistance with this matter.

Sincerely,

[Your Signature]

[Your Printed Name]