

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

[Date]

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

Subject: Request to Downgrade High-Yield Savings Account

To Customer Service Department,

I am writing to formally request a downgrade of my existing High-Yield Savings Account to a standard savings account or a basic no-fee account option.

Account Details:

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

I have decided to change my account type for the following reason: [Optional: e.g., to avoid monthly maintenance fees / no longer meeting minimum balance requirements].

Please ensure that all existing automated transfers and linked external accounts remain active and are transitioned to the new account type. If there are any forms required to complete this process, or if there will be a change to my account number, please notify me immediately.

Kindly provide a written confirmation once this downgrade has been processed and inform me of the date the changes will take effect.

Thank you for your assistance with this matter.

Sincerely,

[Your Signature]

[Your Printed Name]