

[Date]

[Bank Name]

[Branch Address]

[City, State, Zip Code]

Subject: Request to Downgrade Joint Checking Account

To the Account Management Department,

We are writing to formally request a downgrade of our joint checking account held at your institution.

Account Names: [Name 1] and [Name 2]

Account Number: [Account Number]

Current Account Type: [Current Account Name, e.g., Premium Checking]

Desired Account Type: [New Account Name, e.g., Basic Checking]

We wish to switch to the new account type to take advantage of lower monthly maintenance fees and different balance requirements. We understand that this change may result in the loss of certain premium benefits associated with our current account tier.

Please confirm once the transition is complete and advise if new debit cards or checks are required for this account type. If there are any forms that require both of our physical signatures, please let us know immediately.

Thank you for your assistance with this matter.

Sincerely,

[Signature 1]

[Printed Name 1]

[Phone Number]

[Signature 2]

[Printed Name 2]

[Phone Number]