

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

[Date]

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

Subject: Request to Downgrade Checking Account - Account Number: [Your Account Number]

To Customer Service Department,

I am writing to formally request a downgrade of my current checking account. I currently hold a [Name of Current Account Type] and would like to transition to a [Name of Desired Lower-Tier Account Type], effective immediately.

I have reviewed the terms of the new account type and understand the changes in fee structures, minimum balance requirements, and available features. Please ensure that my existing account number, direct deposits, and automatic bill payments remain unaffected during this transition.

If there are any forms I need to sign or additional steps I must take to complete this process, please let me know. Otherwise, please provide a written confirmation once the downgrade has been processed.

Thank you for your assistance with this matter.

Sincerely,

[Your Signature]

[Your Printed Name]