

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

[Date]

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

RE: Overdraft Fee Assessment and Request for Funds - Account Number: [Your Account Number]

To the Customer Service Department,

I am writing to formally address the overdraft fees recently assessed on my account on [Date of Fees].

Due to [briefly mention reason, e.g., an unexpected timing of an automatic payment / a delay in a deposit], my account balance fell below zero, resulting in [Number] overdraft charges totaling \$[Total Amount].

I value my relationship with [Bank Name] and have historically maintained my account in good standing. I am requesting a one-time courtesy waiver or a refund of these fees. This adjustment would greatly assist me in stabilizing my account balance.

Please find [enclosed/attached] a deposit of \$[Amount] to be credited to my account immediately to cover the negative balance and ensure sufficient funds for future transactions.

Thank you for your time and for considering my request. I look forward to your positive response.

Sincerely,

[Your Signature]

[Your Printed Name]