

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Regarding your fee reversal request for account [Account Number]

Dear [Customer Name],

Thank you for contacting us regarding the [Type of Fee, e.g., Late Fee/Overdraft Fee] charged to your account on [Date]. We have carefully reviewed your request for a reversal of this charge.

After a thorough review of your account history and our current policies, we regret to inform you that we are unable to waive the fee at this time. Our records indicate that the fee was applied correctly in accordance with the terms and conditions of your account agreement because [Reason for Denial, e.g., the payment was received after the grace period / previous waivers have already been granted].

We understand this may be disappointing news. To help you avoid similar charges in the future, we recommend [Suggestion, e.g., setting up automatic payments or low balance alerts].

If you have any further questions regarding this decision or your account, please call our customer service team at [Phone Number] or visit your local branch.

Sincerely,

[Your Name/Department]

[Company Name]