

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Decision on Fee Reversal Request - Account Number ending in [Last 4 Digits]

Dear [Customer Name],

Thank you for contacting us regarding your request to reverse the [Type of Fee, e.g., Late Fee/Overdraft Fee] charged to your account on [Date Fee Was Charged] in the amount of \$[Amount].

After a thorough review of your account activity and the circumstances provided, we regret to inform you that we are unable to fulfill your request for a fee reversal at this time.

This decision was based on the following reason(s):

- [Reason 1: e.g., The fee was applied in accordance with the terms and conditions of your account agreement.]
- [Reason 2: e.g., A courtesy waiver has already been applied to this account within the last 12 months.]
- [Reason 3: e.g., Payment was received after the expiration of the disclosed grace period.]

We understand that this may not be the outcome you were hoping for. To help you avoid similar charges in the future, we recommend [Suggestion, e.g., setting up automatic payments or low-balance alerts] through our online banking portal.

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

Sincerely,

[Name/Department]

[Company Name]