

[Your Name/Law Firm Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Bank Name]

[Department Name, e.g., Legal or Compliance]

[Bank Address]

[City, State, Zip Code]

RE: Formal Demand for Refund of Excessive Fees on Trust Account #[Account Number]

To the Management of [Bank Name],

I am writing to formally dispute the assessment of excessive fees on the above-referenced Trust Account held at your institution. Upon review of the account statements dating from [Start Date] to [End Date], it has been identified that a total of \$[Total Amount] in fees has been charged to this account.

As this is a [Type of Trust, e.g., IOLTA or Fiduciary] account, it is subject to specific regulatory and contractual standards regarding fee structures. Specifically, I am disputing the following charges:

- [Itemize fee 1, e.g., Service charges totaling \$X]
- [Itemize fee 2, e.g., Transaction fees exceeding agreed limits]
- [Itemize fee 3, e.g., Maintenance fees applied in error]

These fees are inconsistent with [the original account agreement / state bar regulations / standard fiduciary banking practices]. Trust accounts should not be depleted by administrative costs that exceed the agreed-upon schedule or local legal mandates.

I demand that [Bank Name] conduct an immediate review of these charges and refund the full amount of \$[Total Amount] to the trust account within [Number, e.g., 14] business days of receipt of this letter.

Please provide written confirmation once the reversal of these fees has been processed. If this matter is not resolved promptly, I will be forced to escalate this complaint to the [State Banking Commission/Consumer Financial Protection Bureau] and consider further legal action to protect the assets of the trust.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Capacity, e.g., Trustee or Attorney]