

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

[Date]

[Customer Service Department]
[Company Name]
[Company Address]
[City, State, Zip Code]

Subject: Request for Late Payment Fee Reversal - Account [Account Number]

Dear Customer Service Team,

I am writing to formally request a waiver or reversal of the late payment fee of \$[Amount] charged to my account on [Date].

I missed the payment deadline due to unexpected financial hardship caused by [briefly mention reason, e.g., medical expenses, temporary unemployment, or family emergency]. This situation made it difficult to meet my financial obligations on time this month.

I have consistently made my payments on time in the past and value my relationship with [Company Name]. I have now brought my account current by paying the outstanding balance of \$[Amount] on [Date].

I would greatly appreciate it if you could make a one-time exception and remove this fee from my account. This gesture would be a significant help as I work to stabilize my financial situation.

Thank you for your time and for considering my request. I look forward to hearing from you soon.

Sincerely,

[Your Signature]

[Your Printed Name]