

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

[Date]

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

RE: Request for Reversal of Late Payment Fee - Account Number: [Your Account Number]

Dear Customer Service Department,

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

I believe this fee was charged in error due to a technical issue on the bank's side. Specifically, [Describe the bank error, e.g., the online banking portal was down during the scheduled payment time / a previously authorized automatic transfer failed to process despite sufficient funds / the check was deposited before the due date but not processed timely].

I have consistently made my payments on time in the past and value my standing with [Bank Name]. I have attached [mention any evidence, e.g., screenshots of the error message or transaction history] to support this claim.

I request that you investigate this matter and credit the late fee back to my account. Furthermore, please ensure that this incident does not negatively impact my credit reporting.

Thank you for your prompt attention to this matter. I look forward to your confirmation that the fee has been waived.

Sincerely,

[Your Signature]
[Your Printed Name]