

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

**[Date]**

**[Recipient Name/Department]**  
[Financial Institution Name]  
[Institution Address]  
[City, State, Zip Code]

**RE: FINAL DEMAND FOR INTEREST CALCULATION CORRECTION**

Account Number: [Your Account Number]

Dear [Recipient Name or Customer Service Manager],

This is a formal final demand regarding the miscalculation of interest on the above-referenced account. Despite my previous correspondence dated [Date of previous letter], the error remains unresolved.

My records indicate that the interest [charged/earned] for the period of [Start Date] to [End Date] was calculated incorrectly. Based on the agreed-upon rate of [Interest Rate]% and the [principal balance/average daily balance] of \$[Amount], the correct interest should be \$[Correct Amount]. However, your records show [Incorrect Amount].

This discrepancy has resulted in an overcharge/underpayment of \$[Total Difference].

I demand that you take the following actions within [Number, e.g., 10] business days of receipt of this letter:

- Recalculate the interest for the specified period.
- Apply a corrective credit/payment to my account in the amount of \$[Total Difference].
- Provide a written confirmation and an updated statement showing the correction.

Please be advised that if this matter is not resolved by [Deadline Date], I will have no choice but to escalate this complaint to the [Name of Regulatory Body, e.g., Consumer Financial Protection Bureau (CFPB)] and seek further legal advice to recover these funds.

I look forward to your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]