

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

[Date]

[Contact Person Name or Department]
[Financial Institution Name]
[Institution Address]
[City, State, Zip Code]

RE: Notice of Interest Miscalculation - Account Number: [Your Account Number]

Dear [Contact Person or Customer Service Department],

I am writing to formally notify you of a discrepancy I have identified regarding the interest charges on my most recent statement dated [Date of Statement].

Upon reviewing my records and performing a manual calculation based on the agreed-upon interest rate of [Interest Rate]% and my average daily balance of [Balance Amount], it appears that I have been overcharged. According to my calculations, the interest should have been [Correct Interest Amount], but I was charged [Amount Charged on Statement]. This results in an overcharge of [Difference Amount].

I request that you review my account and the calculation for the period of [Start Date] to [End Date]. If an error is confirmed, please apply a corrective credit to my account for the overcharged amount and any associated late fees or penalties that may have resulted from this error.

I have enclosed a copy of my statement with the specific charges highlighted for your reference. Please provide a written explanation of your findings or confirmation of the adjustment within [Number, e.g., 10] business days.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]

Enclosure: [List documents, e.g., Copy of Account Statement]