

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

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

Subject: Formal Dispute of Account Suspension and Closure - Account Number: [Your Account Number]

To the Account Review Department,

I am writing to formally dispute the recent [suspension/closure] of my bank account, number [Your Account Number], which occurred on [Date]. I received notification of this action via [letter/email/app notification] on [Date].

I believe this action was taken in error. I have used this account responsibly and am unaware of any activity that violates the terms of service or requires such restrictive measures. This [suspension/closure] has caused significant financial hardship, as I am currently unable to access my funds for [mention specific needs, e.g., mortgage, utilities, or daily expenses].

I request that you perform an immediate manual review of my account. If there is specific information or documentation required to verify recent transactions or my identity, please let me know immediately so I can provide it.

Furthermore, if you intend to proceed with the permanent closure of the account, I demand the immediate release of my remaining balance of \$[Approximate Amount] via a cashier's check sent to my address on file.

Please provide a written response within [Number of days, e.g., 5 or 7] business days regarding the status of my funds and the reason for this action.

Sincerely,

[Your Signature]

[Your Printed Name]