

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

[Date]

[Bank Name]
[Account Review/Compliance Department]
[Bank Address]
[City, State, Zip Code]

RE: Formal Dispute of Account Closure - Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally dispute the recent decision to close my bank account, referenced above, which I was notified of on [Date of Notification].

According to the notice I received, the reason provided for this closure was [Reason cited by bank, or state "not clearly specified"]. I believe this closure is unjustified and based on an error. I have maintained this account in good standing, and to my knowledge, all transactions conducted have been lawful and in compliance with the bank's terms of service.

I request that you conduct a formal review of this decision. Specifically, I am requesting:

- A detailed explanation of the specific activity that triggered this closure.
- The opportunity to provide documentation to clarify any transactions flagged as suspicious.
- The immediate reinstatement of my account and access to my funds.

If you are unable to reopen the account, I request an immediate release of all remaining funds via [Certified Check/Wire Transfer] to the following address: [Your Address].

Please provide a written response to this dispute within [Number, e.g., 10] business days. I have attached [List any supporting documents, e.g., ID, proof of source of funds] to assist in your review.

Sincerely,

[Your Signature]
[Your Printed Name]