

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

[Date]

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

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

Dear Customer Relations Department,

I am writing to formally dispute the closure of my [Type of Account, e.g., Checking/Savings] account, which was closed by your institution on [Date of Closure] without sufficient explanation or justification.

I have maintained this account in good standing and am unaware of any violations of the terms of service that would warrant a forced closure. This action has caused significant financial inconvenience, including [mention specific issues like returned checks, missed bill payments, or lack of access to funds].

I request that you provide the following information immediately:

- A detailed explanation of the specific reason for the account closure.
- A full accounting of the remaining balance at the time of closure.
- Information regarding when and how my remaining funds will be returned to me.

I request that you review this decision and consider reopening my account. If you refuse to reopen the account, I expect a written response detailing your internal appeal process and the evidence used to justify this closure.

Please provide a response to this letter within [Number of Days, e.g., 10] business days. If this matter is not resolved, I reserve the right to file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and the Office of the Comptroller of the Currency (OCC).

Sincerely,

[Your Signature]

[Your Printed Name]