

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

[Date]

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

RE: Request for Immediate Overdraft Restitution

Account Number: [Your Account Number]

To the Customer Service Department,

I am writing to formally request the immediate restitution and reversal of overdraft fees charged to my account on [Date(s)]. The total amount of fees I am contesting is \$[Amount].

I am requesting this restitution based on the following reason(s):

- [State reason: e.g., A processing error by the bank]
- [State reason: e.g., Delayed deposit arrival beyond the standard timeframe]
- [State reason: e.g., First-time occurrence and long-standing account history]
- [State reason: e.g., Fraudulent activity currently under investigation]

As a loyal customer of [Bank Name], I ask that you review my account history. I have maintained my account in good standing, and I believe these charges are unfair or resulted from circumstances beyond my control. I have already taken steps to ensure my balance is currently positive to prevent further issues.

Please credit my account for the full amount of these fees within [Number] business days. I look forward to a prompt resolution to this matter.

Thank you for your assistance.

Sincerely,

[Your Signature]

[Your Printed Name]