

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Insert Date]

To: [Name of Financial Institution]
Attn: Legal Department / Compliance Department
[Street Address]
[City, State, Zip Code]

RE: FORMAL DEMAND FOR RECOVERY OF UNAUTHORIZED OVERDRAFT CHARGES

Account Holder Name: [Your Full Name]
Account Number: [Last 4 Digits of Account Number]
Total Disputed Amount: \$[Insert Total Amount]

Dear Sir/Madam,

This letter serves as a formal pre-litigation demand for the immediate reimbursement of unauthorized overdraft fees and/or improper balance adjustments applied to the above-referenced account between the dates of [Start Date] and [End Date].

The basis for this demand is as follows:

- **Lack of Consent:** I did not affirmatively "opt-in" to the overdraft coverage program for one-time debit card or ATM transactions as required by Regulation E (12 CFR § 1005.17).
- **Improper Sequencing:** The institution engaged in "high-to-low" transaction processing, artificially depleting the account balance to maximize fee generation.
- **Inaccurate Accounting:** Fees were assessed on "available balance" rather than "actual balance" (ledger balance), resulting in phantom overdrafts on transactions that were authorized against sufficient funds.

I have previously attempted to resolve this matter through customer service on [Date of Phone Call/Email] without a satisfactory resolution. I have attached a schedule of the specific transactions and fees being disputed.

DEMAND FOR SETTLEMENT

I hereby demand the sum of \$[Insert Amount] be credited back to my account within fourteen (14) business days of your receipt of this letter. This offer is made for the purpose of settlement and to avoid the necessity of formal legal proceedings.

Failure to rectify this matter will result in further action, which may include filing a formal complaint with the Consumer Financial Protection Bureau (CFPB), the Office of the Comptroller

of the Currency (OCC), and initiating a claim in Small Claims Court or through arbitration for the recovery of the fees, interest, and any applicable statutory damages.

Please govern yourselves accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]