

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

[Date]

[Bank Name]
[Department Name, if known]
[Bank Address]
[City, State, Zip Code]

RE: FIRST DEMAND FOR PAYMENT - Accrued Overdraft Penalty Fees

Account Number: [Your Account Number]

To Whom It May Concern,

I am writing this formal letter to demand the refund or cancellation of accrued overdraft penalty fees charged to the above-referenced account during the period of [Start Date] to [End Date].

The total amount of fees in dispute is \$[Total Amount].

I am requesting this reversal based on the following reason(s):
[Insert reason, e.g., technical bank error, unauthorized transaction, first-time hardship, or lack of proper notification].

I have been a loyal customer of [Bank Name] since [Year], and I have maintained my account in good standing. This accumulation of fees is disproportionate and has caused significant financial strain.

Please review my account history and provide a written response regarding the status of these fees within [Number, e.g., 10] business days. I look forward to resolving this matter amicably.

Sincerely,

[Your Signature]

[Your Printed Name]