

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

[Date]

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

**Subject: Formal Grievance Regarding Unnotified Overdraft Penalty Deduction**

Dear Customer Relations Manager,

I am writing to formally lodge a grievance regarding an overdraft penalty deduction of [Amount] charged to my account on [Date].

I was not provided with any prior notification, alert, or warning that my account was approaching a zero balance or that a penalty was imminent. According to my records and the consumer protection guidelines, the bank is expected to provide timely notification before imposing such fees.

Because I was not given the opportunity to rectify the balance prior to the charge being applied, I am requesting a full reversal of the [Amount] penalty fee.

Please review my account history and confirm the reversal of this charge within [Number of Days] business days. I look forward to your prompt response regarding this matter.

Sincerely,

[Your Signature]

[Your Printed Name]