

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

[Date]

[Bank Name]  
[Customer Service Department]  
[Bank Address]  
[City, State, Zip Code]

**RE: Formal Grievance Regarding Unwarranted Overdraft Penalties**

Dear Customer Service Manager,

I am writing to formally contest the overdraft fees charged to my account on [Date(s) fees were applied]. The total amount in dispute is \$[Total Amount].

I believe these penalties are unwarranted for the following reason(s):

- [Insert Reason: e.g., A deposited check had already cleared / The bank's processing order caused a false deficit / I have overdraft protection that was not utilized / A technical error occurred during the transaction.]

At the time of the transaction(s) in question, my records indicate that there were sufficient funds available to cover the balance. I have attached copies of [my bank statement / deposit receipts / transaction logs] as evidence to support this claim.

As a loyal customer, I request a full reversal of these charges. I also ask that you review my account settings to ensure such errors do not recur in the future.

Please provide a written response regarding the status of this refund within [Number of days, e.g., 5-10] business days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]