

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

[Date]

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

**RE: Formal Dispute of Unauthorized Overdraft Fee - Account Number: [Your Account Number]**

Dear Customer Service Department,

I am writing to formally dispute an overdraft fee charged to my account on [Date of Fee] in the amount of \$[Amount].

I believe this fee was charged in error or is unauthorized for the following reason(s):

- [Reason 1: e.g., I did not opt-in to overdraft protection for point-of-sale transactions.]
- [Reason 2: e.g., The account had sufficient funds at the time the transaction was authorized.]
- [Reason 3: e.g., The fee resulted from a bank processing delay or technical error.]

Attached are copies of my account statements and transaction receipts supporting this claim. Based on these facts, I request that the overdraft fee be reversed and the funds credited back to my account immediately.

Please review this matter and provide a written response regarding the resolution within [Number, e.g., 10] business days. Thank you for your prompt attention to this request.

Sincerely,

[Your Signature]

[Your Printed Name]