

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

[Date]

[Bank Name]  
[Bank Branch Address or Customer Service Department]

**RE: Formal Complaint Regarding Incorrect Overdraft Fee - Account Number: [Your Account Number]**

Dear Customer Service Department,

I am writing to formally dispute an overdraft fee of \$[Amount] that was charged to my account on [Date].

I believe this fee was assessed in error for the following reason(s):

- [The account balance was sufficient at the time of the transaction.]
- [A pending deposit was not credited correctly.]
- [The transaction was a result of an unauthorized charge.]
- [Other specific reason].

As of [Date/Time of Transaction], my records indicate that my available balance was \$[Amount], which should have been sufficient to cover the transaction in question without triggering a fee.

I have attached copies of my bank statement and [mention any other supporting documents, e.g., receipts] to support this claim. I request that you investigate this matter and refund the \$[Amount] fee to my account immediately.

I look forward to your prompt response and a resolution to this issue within [Number] business days. Thank you for your assistance.

Sincerely,

[Your Signature]

[Your Printed Name]