

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

[Date]

[Bank Name]
[Billing Inquiries Department]
[Bank Address]

RE: Dispute of Inaccurate Overdraft Fees for Account: [Your Account Number]

Dear Customer Service Department,

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

I believe this charge is inaccurate for the following reason(s):

- [Reason 1: e.g., The funds were available at the time of the transaction.]
- [Reason 2: e.g., A pending deposit should have covered the transaction.]
- [Reason 3: e.g., This is a duplicate charge for a single transaction.]

I have attached copies of my bank statements and [mention any other documents, like receipts] which show that my balance was sufficient to cover the transaction in question.

I request that you investigate this matter and credit the amount of \$[Amount] back to my account within [Number] business days. Please notify me in writing once the correction has been made.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]