

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

[Name of Manager or Head of Customer Relations]
[Bank Name]
[Department Name - e.g., Office of the President/Executive Appeals]
[Bank Address]
[City, State, Zip Code]

RE: FORMAL ESCALATION - Unresolved Overdraft Fee Dispute

Dear [Name of Contact Person or Department Head],

I am writing to formally escalate a dispute regarding an overdraft fee in the amount of \$[Amount] charged to my account on [Date]. Despite previous attempts to resolve this through standard customer service channels on [Date(s) of previous contact], the matter remains unresolved.

I am requesting a full reversal of this fee based on the following grounds:
[State reason: e.g., bank processing error, delayed deposit, first-time occurrence, or lack of authorization for overdraft services].

Previous Case Reference Number: [Case Number, if applicable]

I have been a loyal customer since [Year] and have maintained my account in good standing. I believe this charge is unjustified and trust that you will review the attached documentation [mention any receipts or screenshots] to correct this error.

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

Sincerely,

[Signature]

[Your Printed Name]