

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

[Date]

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

RE: Formal Grievance Regarding Erroneous Overdraft Charges - Account Number: [Your Account Number]

To the Customer Service Department,

I am writing to formally dispute a series of overdraft charges applied to my account on [Date(s)]. I believe these charges were applied in error for the following reason(s):

- [Reason 1: e.g., Sufficient funds were available at the time of the transaction.]
- [Reason 2: e.g., A deposited check had already cleared but was not reflected in the balance.]
- [Reason 3: e.g., The bank processed transactions out of chronological order.]

The specific charges I am disputing are:

- [Date]: [Description of Transaction] - [Fee Amount]
- [Date]: [Description of Transaction] - [Fee Amount]

Total amount of disputed fees: \$[Total Amount]

I have attached copies of my bank statement and [mention any other supporting documents, e.g., receipts or deposit slips] which clearly show that the account should not have incurred these penalties. I request that these fees be reversed and credited back to my account immediately.

Please investigate 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 discrepancy.

Sincerely,

[Your Signature (if sending by mail)]

[Your Printed Name]