

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

[Date]

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

Subject: Request for Refund of Overdraft Fee - Account Number: [Your Account Number]

Dear Customer Service Team,

I am writing to formally request a refund for an overdraft fee charged to my account on [Date of Charge] in the amount of \$[Amount].

I believe this fee is unfair for the following reason(s):

- [Reason 1: e.g., The transaction was caused by a delay in a verified deposit.]
- [Reason 2: e.g., I have been a loyal customer for years and this is my first overdraft.]
- [Reason 3: e.g., The bank's processing order caused multiple fees for small amounts.]

As a long-standing customer, I strive to maintain a positive balance and manage my finances responsibly. Given my history with [Bank Name] and the circumstances of this specific transaction, I kindly request that you waive this fee as a gesture of goodwill.

Please notify me once the credit has been applied to my account. Thank you for your time and assistance in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]