

SENT VIA CERTIFIED MAIL / RETURN RECEIPT REQUESTED

[Date]

[Bank Name]
[Legal Department / Branch Address]
[City, State, Zip Code]

RE: FORMAL NOTICE OF FAILURE TO CLOSE BUSINESS ACCOUNT

Business Name: [Your Business Name]
Account Number(s): [Account Number]
Date of Initial Closure Request: [Date]

To the Management/Legal Department,

This letter serves as a formal legal notice regarding your institution's failure to process the closure of the above-referenced business account. Despite a formal request submitted on [Date] via [Method, e.g., in-person/online portal/written letter], the account remains open in your system.

The continued delay in closing this account has resulted in the following issues:

- Unauthorized accrual of service fees and maintenance charges.
- Inaccurate financial reporting and accounting liabilities for my business.
- Potential exposure to fraudulent activity or unauthorized transactions.

DEMAND FOR ACTION:

I hereby demand that [Bank Name] take the following actions within [Number, e.g., 5] business days of receipt of this notice:

1. Permanently close the account(s) listed above.
2. Reverse all fees, penalties, or interest charged after the date of the initial closure request.
3. Provide written confirmation (via mail or email) that the account is closed and has a zero balance.

Failure to comply with this demand will leave me with no choice but to escalate this matter to the Consumer Financial Protection Bureau (CFPB), the Office of the Comptroller of the Currency (OCC), or pursue appropriate legal remedies to prevent further financial harm.

I expect your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title/Position]
[Your Phone Number]
[Your Email Address]