

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

[Date]

[Name of Compliance Officer or Branch Manager]
[Name of Institution/Wealth Management Firm]
[Firm Address]

Subject: Formal Grievance Regarding Racial Discrimination

Dear [Name of Contact Person],

I am writing to formally lodge a grievance regarding the discriminatory treatment I have experienced as a client of [Name of Institution]. I believe I have been subjected to unfair treatment based on my race, which is a violation of both fair banking practices and internal professional standards.

The specific incidents forming the basis of this grievance are as follows:

- [Date/Time]: [Describe specific event, e.g., denial of service, disparaging remarks, or restrictive account terms].
- [Date/Time]: [Describe specific event, e.g., lack of communication or unfavorable investment advice compared to others].

The behavior of [Name of Employee, if applicable] has been unprofessional and has created a barrier to the effective management of my wealth. Specifically, I have noted [mention specific issues like higher fees, unnecessary verification hurdles, or exclusion from investment opportunities] that I believe would not have occurred but for my racial background.

I request that [Name of Institution] conducts a formal investigation into these matters. I am seeking the following resolutions:

- A written explanation for the actions taken regarding my account.
- A review of my portfolio to ensure no financial loss occurred due to biased management.
- [Optional: Request for a new Wealth Manager or Account Executive].

I look forward to your prompt response and a timeline for the resolution of this investigation. I intend to pursue further action with relevant regulatory bodies, such as the Consumer Financial Protection Bureau (CFPB), if this matter is not addressed satisfactorily.

Sincerely,

[Your Signature]

[Your Printed Name]

[Account Number, if applicable]