

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

[Date]

[Name of Bank Manager or Grievance Department]
[Bank Name]
[Bank Address]
[City, State, Zip Code]

RE: SECOND NOTICE - Unresolved Grievance Regarding Overdraft Fees
Account Number: [Your Account Number]

To the Complaints Department,

I am writing to formally follow up on my previous request dated [Date of First Letter] regarding the reversal of overdraft fees totaling \$[Total Amount] charged to my account on [Date of Charges]. To date, I have not received a satisfactory resolution or a formal response to my grievance.

As previously stated, I am disputing these fees because [Reason: e.g., bank error, delayed processing of a deposit, or first-time hardship]. I have been a loyal customer since [Year] and believe these charges are unfair given the circumstances.

Please review my case again. If this matter is not resolved within [Number, e.g., 7] business days, I will be forced to escalate this complaint to the Consumer Financial Protection Bureau (CFPB) and other relevant regulatory bodies.

I look forward to your prompt response and the confirmation that these fees have been credited back to my account.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosure: [List any documents, e.g., Previous Correspondence, Bank Statements]