

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

[Date]

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

Re: Dispute of Overdraft Fee for Account Number: [Your Account Number]

To the Customer Service Department,

I am writing to formally dispute an overdraft fee charged to my account on [Date Fee Was Charged] in the amount of \$[Amount].

I am requesting a refund of this fee based on the following reason(s):

- [Reason 1: e.g., A processing error occurred on the bank's end.]
- [Reason 2: e.g., I have been a loyal customer for X years and this is my first overdraft.]
- [Reason 3: e.g., The deposit I made on [Date] should have covered the transaction.]

I have attached copies of my account statement and [List any other supporting documents, e.g., deposit receipts] to support my claim. I value my relationship with [Bank Name] and ask that you waive this fee as a gesture of goodwill.

Please review my account and notify me of your decision regarding this refund within [Number, e.g., 10] business days. Thank you for your time and assistance in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]