

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

[Date]

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

**RE: Dispute of Overdraft Fee - Account Number: [Your Account Number]**

Dear Customer Service Department,

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

I am requesting a reversal of this fee based on the following reasons related to new regulatory policies and bank guidelines:

- **Unfair "Authorize Positive, Settle Negative" (APSN) Practices:** The transaction was authorized when my account had a sufficient positive balance, yet the fee was charged during settlement due to intervening transactions.
- **Deceptive Fee Sequencing:** The transactions were processed in an order that maximized fees rather than chronological order.
- **Lack of Proper Opt-In:** I have not provided explicit consent to be enrolled in an overdraft program that permits fees for one-time debit card transactions.
- **Recent Policy Changes:** I am aware of recent updates to overdraft fee structures intended to eliminate "junk fees" and believe this charge is inconsistent with those updated consumer protection standards.

Please review my account history. I have been a loyal customer and this fee represents a significant financial burden. I request that the amount of \$[Fee Amount] be credited back to my account immediately.

I look forward to your prompt response and a resolution to this matter within [Number] business days.

Sincerely,

[Your Signature]

[Your Printed Name]