

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

[Date]

[Name of Bank Executive or Complaints Department]
[Bank Name]
[Bank Address]
[City, State, Zip Code]

RE: FORMAL COMPLAINT - Account Number: [Your Account Number]

Dear [Recipient Name or Office of the CEO],

I am writing to formally escalate a complaint regarding the imposition of extended overdraft fees on my account and the subsequent notice of account closure.

Despite previous attempts to resolve this matter through standard customer service channels, the issue remains unresolved. I am disputing the [Total Amount] in fees charged to my account between [Date] and [Date]. I believe these fees are excessive and do not reflect a fair assessment of the risk or cost to the bank, particularly given [state reason: e.g., a processing error, a temporary financial hardship, or a delay in a scheduled deposit].

Furthermore, I have received notification that my account is scheduled for closure. I am requesting a formal stay on this closure until this fee dispute is fully investigated and resolved. The closure of this account under these circumstances will cause significant financial hardship and potential damage to my credit profile.

I am requesting the following actions:

- A full reversal of all extended overdraft fees charged during the aforementioned period.
- A reversal of the decision to close my account.
- A written explanation of the bank's decision regarding this escalation.

I have attached documentation supporting my claim, including [list documents, e.g., bank statements, proof of deposit, etc.].

I look forward to a prompt resolution to this matter. Please respond within [Number of Days, e.g., 10] business days.

Sincerely,

[Your Signature]

[Your Printed Name]