

To,  
The Branch Manager,  
[Bank Name],  
[Branch Name],  
[City, State, Zip Code]

Date: [Current Date]

**Subject: Request for Premature Withdrawal of Joint Fixed Deposit Account No: [FD Account Number]**

Dear Sir/Madam,

We, the undersigned, hold a joint Fixed Deposit account with your branch under the following details:

- **FD Receipt Number:** [Receipt Number]
- **Deposit Amount:** [Principal Amount]
- **Date of Maturity:** [Original Maturity Date]

Due to [reason for withdrawal, e.g., an urgent financial requirement/medical emergency], we would like to request a premature withdrawal of the entire amount, including accrued interest, before the scheduled maturity date.

We understand that a penalty for premature withdrawal may be applicable as per the bank's terms and conditions. Please credit the final proceeds (Principal + Interest minus penalty) into our joint savings account mentioned below:

- **Savings Account Name:** [Joint Account Names]
- **Savings Account Number:** [Account Number]

We have enclosed the original Fixed Deposit Receipt (FDR) duly signed by both of us.

Thank you for your assistance.

Yours sincerely,

(Signature)  
[First Applicant Name]  
Phone: [Phone Number]

(Signature)  
[Second Applicant Name]  
Phone: [Phone Number]

Encl: Original FD Receipt