

Date

Name of bank
Street address
City, State, Zip Code

Re: Overdraft protection for account **number**

Dear Sir or Madam:

I am a customer with **bank name**. My account is held in **your name** and is number **enter number again here**.

Upon checking my most recent statement, I discovered that my overdraft protection was not activated as it should have been.

Here give the details of the problem. For example: On Aug. 10, 2003, I wrote a check (include the check number here) to ABC Property Management to pay my rent. Because my next paycheck was not until Aug. 15, I knew this check would be short by \$150. However, my overdraft protection should have been activated to make up this shortfall. It wasn't and my rent check bounced. In addition, I was charged a nonsufficient funds fee for the check.

A copy of the statement with the error highlighted is enclosed for your review. **If you have documentation of when you signed up for the overdraft protection, include it: I'm also sending you a copy of my records indicating when I signed up for overdraft protection and what coverage I was told to expect from the service.**

As this bank mistake caused me personal embarrassment in addition to costing me an erroneous NSF fee, I would appreciate that you look into why my overdraft protection service did not work as it should have. Also, please remove the NSF fee from my account, implement the overdraft protection agreement as it should have been for this check and note in your records that the incident was the bank's fault.

Thank you for your prompt attention to my request. If you have any questions, please don't hesitate to call me at **your daytime telephone number**. I'll also check back with you on the status of this request and the action you have taken to rectify this bank error.

Sincerely,
Your Signature
Your Typed Name
Your Address
City, State and Zip Code

Enclosures: copy of monthly statement
 copy of overdraft protection agreement