

Date

Customer Service
Credit Card Company
Address
City, State and Zip Code

Re: Late charge on **card name account number**

Dear Customer Service:

I was charged a late fee of **dollar amount** on my last bill for the above-referenced account. I believe this late fee is in error.

I received my last bill on **date**. It was postmarked **date**. The bill had a due date of the **number (e.g., 15th)** day of **month**.

I mailed my payment on **date**, which was in plenty of time for your company to receive and process my payment by your due date of **repeat date shown on bill**.

If you have a copy of your canceled check confirming the date you wrote it, note that here and include a copy of your timely written and mailed check with this letter. If you do not have a copy but are expecting it in your next bank statement, let the card company know that you will provide additional documentation of your bill payment timeline as soon as you received it.

As you can see from the timetable above, I exercised reasonable and responsible judgment in paying my bill. Therefore, I am writing to ask that the fee be rescinded and the late charges removed from my bill.

If you have any questions or want to discuss this further, please contact me by phone at **telephone number** or write me at the address below.

Thank you for your prompt attention to this matter.

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

Enclosure: copy of check payment