

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Bank's Name]  
[Bank's Address]  
[City, State, Zip Code]

Subject: Dispute of Bank Charges

Dear [Bank's Customer Service Department/Specific Contact Name],  
I am writing to formally dispute the bank charges that have been applied to my account [Your Account Number]. Upon reviewing my recent bank statement, I noticed a charge of [specific amount] dated [date of charge], which I believe is erroneous.

I have always maintained my account in good standing and have adhered to all terms and conditions. I kindly request a thorough review of this charge and an explanation of its origins.

Attached are copies of relevant documents, including my bank statement and any correspondence that supports my position.

I appreciate your attention to this matter and look forward to your prompt response.

Thank you for your assistance.

Sincerely,  
[Your Name]