

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

Subject: Inquiry Regarding Credit Not Received

Dear [Bank Manager's Name],

I hope this message finds you well. I am writing to inquire about the status of a credit that I was expecting to receive in my account [Your Account Number] on [Expected Date of Credit].

As of today, the credit has not been reflected in my account. I would appreciate it if you could provide me with an update regarding this matter, including any possible reasons for the delay and when I can expect the funds to be credited.

Thank you for your attention to this issue. I look forward to your prompt response.

Sincerely,  
[Your Name]