

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

Customer Service Department  
Vystar Credit Union  
[Credit Union Address]  
[City, State, Zip Code]

Subject: Overdraft Account Issues

Dear Vystar Customer Service,

I hope this message finds you well. I am writing to address a recent overdraft issue that has occurred with my account ([Your Account Number]).

[Briefly describe the overdraft issue, including dates, amounts, and any transactions that are relevant.]

I would appreciate your assistance in reviewing this matter, as it has caused some financial strain for me. Kindly let me know if there are any steps I need to take or if further information is required from my side to resolve this situation.

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

Sincerely,  
[Your Name]