

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

Subject: Complaint Regarding Zero Balance Account

Dear [Bank Manager's Name],

I am writing to formally express my concern regarding my zero balance account [(Account Number: XXXXXX)] at your bank.

Despite my understanding of the terms associated with a zero balance account, I have encountered [briefly explain the issue, e.g., unexpected fees, account suspension, etc.].

I kindly request your assistance in resolving this matter at your earliest convenience. I believe it is essential to address this issue so that it does not lead to further complications.

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

Sincerely,
[Your Name]