

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

Subject: Dispute of Zero Balance Account

Dear [Bank Manager's Name/Customer Service],

I hope this message finds you well. I am writing to formally dispute the classification of my account ([Account Number]), which I believe has been incorrectly noted as a zero balance account.

I have thoroughly reviewed my account statements and believe that there may have been an error that has resulted in this designation. As a valued customer, I request a comprehensive review of my account history and any transactions that may have contributed to this situation.

Please provide a detailed explanation regarding the status of my account, including any applicable fees or conditions that may have caused this balance. I believe that a resolution can be reached promptly.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]