

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

[Date]  
[Bank Name]  
[Bank Address]  
[City, State, Zip Code]

Subject: Explanation of Zero Balance Account

Dear [Bank Manager's Name],

I hope this letter finds you well.

I am writing to seek clarification regarding my account (Account Number: [Your Account Number]) which currently reflects a zero balance. As of [date], I have noticed that my account has reached this status due to [briefly explain reason, e.g., lack of transactions, fees, etc.].

I would like to understand the implications of maintaining a zero balance and the steps, if any, I need to take to avoid any potential issues, such as account closure or associated fees.

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

Thank you for your attention to this issue.

Sincerely,

[Your Name]