

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

Subject: Request for Zero Balance Account Fee Waiver

Dear [Bank Manager's Name],

I hope this message finds you well. I am writing to formally request a waiver for the fees associated with my account, [Account Number], which is currently classified as a zero balance account.

Due to [brief explanation of your situation, e.g., financial hardship, temporary unemployment, etc.], I have been unable to maintain the required balance in my account. I value my relationship with [Bank Name] and appreciate the services it has provided.

I kindly request your consideration of my situation and hope for your understanding in waiving the applicable fees for my account. This would greatly assist me in managing my finances during this challenging time. Thank you for your attention to this matter. I look forward to your positive response.

Sincerely,
[Your Name]