

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

[Bank Name]  
[Branch Address]  
[City, State, ZIP Code]

Subject: Inquiry Regarding Zero Balance Account

Dear [Bank Manager's Name],

I hope this letter finds you well. I am writing to inquire about the status of my account [Account Number] which is currently reflecting a zero balance.

I would like to understand the reasons behind this balance, any applicable fees, and any steps I need to take to avoid this situation in the future.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]