

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

[Bank Name]  
[Branch/Department Name]  
[Bank Address]  
[City, State, Zip Code]

Subject: Petition for Zero Balance Account

Dear [Bank Manager's Name],

I hope this message finds you well.

I am writing to formally request the continuation of my zero balance account, [Account Number], that I hold with [Bank Name]. Due to [brief explanation of circumstances, e.g., financial challenges, recent unemployment], I have been unable to maintain a positive balance.

I appreciate the services provided by [Bank Name] and have found my banking experience to be beneficial. I kindly ask for consideration to keep my account open without any charges until I am able to stabilize my financial situation.

Thank you for your understanding and support. I look forward to your favorable response.

Sincerely,

[Your Name]