

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

[Recipient's Name or "Customer Service Department"]  
[Company Name]  
[Company Address]  
[City, State, ZIP Code]

Subject: Complaint Regarding Late Payment Charges on Closed Account

Dear [Recipient's Name or "Sir/Madam"],

I am writing to formally bring to your attention an important concern regarding erroneous late payment charges applied to my account after it was officially closed. My account with your institution, account number [Account Number], was closed on [Date Account Closed], as confirmed in your communication dated [Confirmation Date/Correspondence Reference].

Recently, I noticed that late payment charges have been billed to this closed account. I believe these charges are unjust and a result of an error, as the account was settled in full and closed prior to the assessment of these fees. I kindly request a thorough review of my account records and the immediate reversal of any late payment charges erroneously applied since its closure.

Accurate and timely account management is essential to maintaining customer trust. Erroneous fees not only cause inconvenience but may also negatively impact my credit history and financial standing. I therefore request written confirmation that my account reflects a zero balance and that all improperly imposed fees have been removed.

I appreciate your prompt attention to this matter and would be grateful if you could provide a resolution within [reasonable timeframe, e.g., 14 days]. Please confirm receipt of this letter and advise me of any additional information or documentation you require.

Thank you for your immediate attention and support in resolving this issue.

Sincerely,  
[Your Name]