

## Sample Letter to Credit Company Challenging Multiple Late Payment Fees

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

[Credit Card Company Name]  
[Company Address]  
[City, State, ZIP Code]

Subject: Request for Removal of Multiple Late Payment Fees - Account #[Account Number]

Dear [Customer Service Department/Specific Contact Name],

I am writing to formally dispute and request the removal of **multiple late payment fees** applied to my account, #[Account Number], on the following dates: [List specific dates and amounts of each fee]. I have always made every effort to maintain my account in good standing, and I believe that these fees were assessed under circumstances that merit your review.

Upon reviewing my statements, I noticed the late fees were charged because [briefly explain the situation, e.g., "I submitted my payment on time, but there was a delay in bank processing," or "I experienced a temporary hardship and notified your office"]. I have attached supporting documentation to verify my claims, including [describe any documents: bank statements, confirmation emails, etc.]

As a loyal customer with a positive payment history, I kindly ask you to consider my request to remove these late payment fees as a one-time courtesy. I value my relationship with [Credit Card Company Name] and am committed to keeping my account in excellent standing moving forward.

Thank you for your time and attention to this matter. I look forward to your positive response and a prompt resolution. Please feel free to contact me at [Phone Number] or [Email Address] if you need any further information.

Sincerely,  
[Your Name]