Formal Goodwill Adjustment Letter to Bank

Subject: Request for Goodwill Adjustment

Dear [Bank Representative's Name],

I am writing to respectfully request a goodwill adjustment on my account with [Bank Name]. I have

been a loyal customer for [X years] and have consistently managed my account responsibly, with

the exception of a recent late payment due to [brief explanation, e.g., unforeseen medical

emergency].

This was an isolated incident, and I have since taken steps to ensure that it will not happen again. I

highly value my relationship with your institution and would be grateful if you could remove the late

payment record as a gesture of goodwill.

I truly appreciate your time and consideration of my request. I look forward to continuing my positive

banking relationship with [Bank Name].

Sincerely,

[Your Full Name]

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