## Formal Goodwill Credit Letter to a Bank

Subject: Request for Goodwill Credit Adjustment

Dear [Bank Manager's Name],

I am writing to formally request a goodwill adjustment on my account [Account Number]. Due to [reason for late payment or issue], a [fee/penalty] was recently applied.

I have been a dedicated client of [Bank Name] for [number of years] and have consistently maintained good standing. I kindly request that you consider removing the charge as a gesture of goodwill.

I appreciate your time and consideration in this matter and look forward to your positive response. Sincerely,

[Your Name]

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