

A letter of instruction to a bank is a formal way of informing your bank about various banking decisions or requests you wish to be carried out. These letters can range from updating personal information to authorizing a third party to handle your account. Below are seven templates for writing various types of letters of instructions to a bank, with examples for each.

## **Purpose of a Letter of Instructions to Bank**

The purpose of a letter of instructions to a bank is to provide a clear and formal request or update related to your banking needs. This might include changes to your account, transaction requests, or permissions for third parties to act on your behalf. These letters serve as a written record of your instructions and help ensure that your requests are processed accurately.

## **Key Elements of a Letter of Instructions to Bank**

- **Account Information:** Clearly state your full name, account number, and any other relevant account information.
- **Specific Instructions:** Clearly detail the specific action or change you are requesting.
- **Reason for Request:** Provide a reason for your request, if relevant and necessary.
- **Supporting Documents:** Mention any supporting documents that are included or required.
- **Contact Information:** Include your contact information for any follow-up or verification.
- **Signature:** Sign the letter to validate your request.

# Tips for Writing a Letter of Instructions to Bank

1. **Be Clear and Concise:** Clearly state your request to avoid any confusion.
2. **Use Formal Language:** Maintain a professional tone throughout the letter.
3. **Ensure Accuracy:** Double-check all the details like account numbers and personal information.
4. **Include Relevant Dates:** Mention specific dates if your request is time-sensitive.
5. **Keep a Copy:** Retain a copy of the letter and any correspondence for your records.

## Letter of Instructions to Bank Template 1: Updating Personal Information

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Date]

[Bank Name]  
[Bank's Address]  
[City, State, Zip Code]

Dear [Bank Manager's Name or Bank's Name],

I am writing to request an update to my personal information associated with my bank account [Account Number]. Please update my [specify the information to be updated, e.g., address, phone number, etc.] to the following:

[New Information]

I have attached [mention any supporting documents, e.g., proof of address].

Thank you for your prompt attention to this matter. Please contact me if you require any additional information.

Sincerely,

[Your Signature]

[Your Name]

## Example for Template 1

John Doe  
123 Elm Street  
Anytown, NY 12345  
April 1, 2021

Community Bank  
456 Main Street  
Anytown, NY 12345

Dear Community Bank,

I am writing to request an update to my personal information associated with my bank account 123456789. Please update my address to the following:

456 Oak Street  
Anytown, NY 12345

I have attached a copy of my utility bill as proof of address.

Thank you for your prompt attention to this matter. Please contact me if you require any additional information.

Sincerely,

[Signature]

John Doe

## Letter of Instructions to Bank Template 2: Authorizing a Third Party

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Date]

[Bank Name]  
[Bank's Address]  
[City, State, Zip Code]

Dear [Bank Manager's Name or Bank's Name],

I am writing to authorize [Third Party's Name], whose signature appears below, to act on my behalf in dealing with my account [Account Number]. This authorization includes [list the specific powers granted, e.g., making withdrawals, depositing funds, etc.].

This authorization is valid from [Start Date] to [End Date, if applicable].

Please find attached [mention any relevant documents, e.g., a copy of the third party's ID].

Thank you for facilitating this request. Please contact me for any further verification or information.

Sincerely,

[Your Signature]  
[Your Name]

[Third Party's Signature]  
[Third Party's Name]

## Example for Template 2

Emily Johnson  
789 Pine Street  
Greenwood, IN 46143  
May 10, 2021

First National Bank  
123 Banking Rd  
Greenwood, IN 46143

Dear First National Bank,

I am writing to authorize Michael Smith, whose signature appears below, to act on my behalf in dealing with my account 987654321. This authorization includes making deposits and inquiring about account balances.

This authorization is valid from May 15, 2021, to November 15, 2021.

Please find attached a copy of Mr. Smith's driver's license.

Thank you for facilitating this request. Please contact me for any further verification or information.

Sincerely,

[Signature]  
Emily Johnson

[Signature]  
Michael Smith

# Letter of Instructions to Bank Template 3: Closing Bank Account

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Date]

[Bank Name]  
[Bank's Address]  
[City, State, Zip Code]

Dear [Bank Manager's Name or Bank's Name],

I hereby request the closure of my bank account [Account Number] with immediate effect. Please disburse any remaining balance in my account via [state the preferred method, e.g., check, bank transfer] to the following address or account:

[Your Mailing Address or Bank Details]

I have enclosed [mention any required documents, such as unused checks, debit cards].

Thank you for your assistance in this matter. Please contact me if any further action is required on my part.

Sincerely,

[Your Signature]  
[Your Name]

## Example for Template 3

Sarah Brown  
456 Maple Avenue  
Lakewood, OH 44107

June 5, 2021

City Bank  
789 Financial Street  
Lakewood, OH 44107

Dear City Bank,

I hereby request the closure of my bank account 123456789 with immediate effect. Please disburse any remaining balance in my account via check to the following address:

456 Maple Avenue  
Lakewood, OH 44107

I have enclosed my unused checkbook and debit card.

Thank you for your assistance in this matter. Please contact me if any further action is required on my part.

Sincerely,

[Signature]  
Sarah Brown

## **Letter of Instructions to Bank Template 4: Requesting a Bank Statement**

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Date]

[Bank Name]  
[Bank's Address]  
[City, State, Zip Code]

Dear [Bank Manager's Name or Bank's Name],

I am writing to request a statement for my bank account [Account Number] for the period of [Start Date] to [End Date]. Please send the statement to my address as mentioned above or email

it to [Your Email Address].

This statement is required for [mention the purpose, e.g., tax filing, record keeping].

Thank you for your prompt attention to this request. Please let me know if there are any fees associated with this service or if you require any further information.

Sincerely,

[Your Signature]

[Your Name]

## **Example for Template 4**

Mark Wilson  
1234 Elm Drive  
Springfield, IL 62704  
July 20, 2021

Peoples Bank  
5678 Bank Lane  
Springfield, IL 62704

Dear Peoples Bank,

I am writing to request a statement for my bank account 987654321 for the period of January 1, 2021, to July 31, 2021. Please send the statement to my address as mentioned above or email it to mark.wilson@email.com.

This statement is required for my personal record keeping.



Thank you for your prompt attention to this request. Please let me know if there are any fees associated with this service or if you require any further information.

Sincerely,

[Signature]  
Mark Wilson

## **Letter of Instructions to Bank Template 5: Disputing a Transaction**

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Date]

[Bank Name]  
[Bank's Address]  
[City, State, Zip Code]

Dear [Bank Manager's Name or Bank's Name],

I am writing to dispute a transaction on my account [Account Number] that I believe to be fraudulent. The transaction in question is [describe the transaction, including date and amount].

I did not authorize this transaction and request an immediate investigation into this matter. Please freeze any further transactions on my account until this issue is resolved.

Attached are any relevant documents supporting my claim.

I appreciate your immediate attention to this matter and look forward to a swift resolution.

Sincerely,

[Your Signature]

[Your Name]

## Example for Template 5

Alice Roberts  
9012 Cedar Road  
Denver, CO 80220  
August 15, 2021

Mountain Bank  
1234 Summit Ave  
Denver, CO 80220

Dear Mountain Bank,

I am writing to dispute a transaction on my account 654321987 that I believe to be fraudulent. The transaction in question is a \$200 charge at Tech Gadgets on August 10, 2021.

I did not authorize this transaction and request an immediate investigation into this matter. Please freeze any further transactions on my account until this issue is resolved.

Attached is a copy of my account statement highlighting the disputed transaction.

I appreciate your immediate attention to this matter and look forward to a swift resolution.

Sincerely,

[Signature]  
Alice Roberts

# Letter of Instructions to Bank Template 6: Authorizing Automatic Payments

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Date]

[Bank Name]  
[Bank's Address]  
[City, State, Zip Code]

Dear [Bank Manager's Name or Bank's Name],

I would like to authorize an automatic payment from my bank account [Account Number] to [Payee's Name/Company] for [Purpose of Payment, e.g., mortgage, insurance premium].

Please set up the payment to be deducted on the [Specific Date of Each Month] in the amount of \$[Amount]. This arrangement should start from [Start Date] and continue until further notice.

Attached is a completed authorization form and any additional documentation required for this setup.

Please confirm once the automatic payment has been set up. If you need any further information, do not hesitate to contact me.

Sincerely,

[Your Signature]  
[Your Name]

## Example for Template 6

Sophia Johnson  
3456 Lakeview Drive  
Riverside, CA 92501  
September 1, 2021

River Bank  
7890 River Road  
Riverside, CA 92502

Dear River Bank,

I would like to authorize an automatic payment from my bank account 321987654 to Green Energy Utilities for my monthly electricity bill.

Please set up the payment to be deducted on the 5th of each month in the amount of \$150. This arrangement should start from October 5, 2021, and continue until further notice.

Attached is a completed authorization form and a copy of my recent utility bill.

Please confirm once the automatic payment has been set up. If you need any further information, do not hesitate to contact me.

Sincerely,

[Signature]  
Sophia Johnson

## **Letter of Instructions to Bank Template 7: Requesting a Loan Payoff Statement**

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Date]

[Bank Name]  
[Bank's Address]  
[City, State, Zip Code]

Dear [Bank Manager's Name or Bank's Name],

I am writing to request a loan payoff statement for my loan account [Loan Account Number]. I am considering paying off my loan earlier than the scheduled date and need to know the exact payoff amount as of [Requested Date].

Please provide the statement detailing the total amount due, including any interest or fees, by [Preferred Delivery Date].

Your prompt response to this request will be greatly appreciated as it will help me in making an informed financial decision.

Sincerely,

[Your Signature]  
[Your Name]

## **Example for Template 7**

Daniel Lee  
6789 Mountain View Rd  
Hilltown, VA 23005  
October 5, 2021

Highland Bank  
4567 Valley Road  
Hilltown, VA 23006

Dear Highland Bank,

I am writing to request a loan payoff statement for my loan account 987654321. I am considering paying off my home mortgage earlier than the scheduled date and need to know the

exact payoff amount as of November 1, 2021.

Please provide the statement detailing the total amount due, including any interest or fees, by October 20, 2021.

Your prompt response to this request will be greatly appreciated as it will help me in making an informed financial decision.

Sincerely,

[Signature]

Daniel Lee