

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

[Bank Name]
[Fraud/Dispute Department]
[Bank Address]
[City, State, Zip Code]

Subject: Notification of Lost/Stolen Card and Request for Liability Waiver

Dear Customer Service Department,

I am writing to formally notify you that my credit card, ending in [Last 4 Digits of Card], has been [lost/stolen].

I discovered the card was missing on [Date] at approximately [Time]. I have already reported the loss via your [telephone/online] service on [Date reported].

I am requesting a waiver of liability for any unauthorized charges made on this account from the time the card was lost until the time it was reported. Specifically, I wish to dispute the following transactions which I did not authorize:

- [Merchant Name] - [Date] - [Amount]
- [Merchant Name] - [Date] - [Amount]

Under the Fair Credit Billing Act, I understand that my liability for unauthorized use of my credit card is limited to \$50. However, I am requesting that you waive all charges and fees associated with these fraudulent transactions as I have acted promptly in reporting the loss.

Please confirm in writing that my account has been secured, the old card has been canceled, and that I will not be held responsible for the unauthorized charges listed above.

Sincerely,

[Signature]

[Your Printed Name]
[Account Number]