

**Date:** [Insert Date]

**To:**

[Name of Financial Institution/Company]

[Fraud/Legal Department Address]

[City, State, Zip Code]

**From:**

[Your Full Name]

[Your Address]

[Account Number/Reference Number]

**RE: FINAL NOTICE PRIOR TO LEGAL ACTION - Fraudulent Transaction Liability**

To the Legal Department,

This letter serves as a formal notice of my intent to pursue legal action against [Institution Name] regarding the unresolved fraudulent transactions reported on [Date]. Despite my previous correspondence and the evidence provided, you have failed to restore my funds or acknowledge your liability under [Applicable Law, e.g., the Electronic Fund Transfer Act / Regulation E].

**Transaction Details:**

- Date of Transaction(s): [Insert Date]
- Amount(s): [Insert Amount]
- Unauthorized Merchant: [Insert Merchant Name]

I have fully complied with all reporting requirements. Your continued refusal to reverse these unauthorized charges is a violation of consumer protection laws and a breach of your fiduciary duty. This dispute has caused significant financial hardship and [mention any credit score impact or fees].

**Required Action:**

I demand that [Institution Name] credit my account in the full amount of [Total Amount] plus any associated interest and penalties within [Number, e.g., 7 or 10] business days from the receipt of this letter.

Failure to rectify this matter within the specified timeframe will result in the following escalations:

1. Filing a formal complaint with the Consumer Financial Protection Bureau (CFPB).
2. Reporting this incident to the Office of the Comptroller of the Currency (OCC) or relevant state banking regulators.
3. Commencing formal legal proceedings in [Small Claims Court / Civil Court] to recover the funds, legal fees, and statutory damages.

Please govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]