

[Bank Name]  
[Department Name]  
[Street Address]  
[City, State, Zip Code]

[Date]

[Customer Name]  
[Street Address]  
[City, State, Zip Code]

**Subject: Notice of Provisional Credit Regarding Claim #[Claim Number]**

Dear [Customer Name],

We are writing to inform you that we have applied a provisional credit to your account while we complete our investigation into your recent dispute regarding the transaction(s) listed below:

- **Transaction Date:** [Date]
- **Merchant Name:** [Merchant Name]
- **Disputed Amount:** \$[Amount]

A credit in the amount of \$[Amount] was posted to your account ending in [Last 4 Digits of Account Number] on [Date Credit Posted]. You now have full use of these funds.

Please be advised that this credit is **provisional**. We are still reviewing the details of your claim. If our investigation determines that the transaction was authorized or valid, we reserve the right to reverse this credit and remove the funds from your account. We will notify you in writing of our final decision.

Our investigation is typically completed within [Number of Days] days. No further action is required from you at this time unless we contact you for additional information.

If you have any questions, please contact our Dispute Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name/Signature]  
[Title]  
[Bank Name]