

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

[Date]

[Financial Institution Name]
[Billing Inquiries Department]
[Address]
[City, State, Zip Code]

Subject: Formal Dispute of Unauthorized Transaction

Dear Customer Service Department,

I am writing to formally dispute the following unauthorized transaction(s) appearing on my [Account Type, e.g., Credit Card / Checking] account, number ending in [Last 4 Digits of Account].

I did not authorize, nor did anyone authorized to use my account make the following transaction(s):

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

[Add additional transactions if necessary]

I am disputing these charges because I did not make these purchases, nor did I receive any goods or services related to these charges. I still have my card in my possession, but I believe my account information has been compromised.

Please investigate this matter and credit my account for the total disputed amount of \$[Total Amount]. Please also provide a written confirmation once the investigation is complete and the charges have been permanently removed.

Attached are copies of [List any supporting documents, e.g., account statements or police reports] supporting my claim.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]