

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

[Date]

RE: Resolution of Fraudulent Transaction Claim

Claim Number: [Insert Claim Number]

Account Number: [Last 4 digits of Account Number]

Dear [Customer Name],

We are writing to inform you that we have completed our investigation into the unauthorized transaction(s) reported on [Date].

Based on our review, we have determined that the following transaction(s) were indeed fraudulent:

- [Date of Transaction] - [Merchant Name] - [Amount]
- [Date of Transaction] - [Merchant Name] - [Amount]

Outcome of the Claim:

As a result of this finding, we have issued a permanent credit to your account in the total amount of \$[Total Amount]. This credit includes the reimbursement of the disputed funds and any associated fees or interest charges incurred due to the unauthorized activity.

Next Steps:

- The provisional credit previously applied to your account has now been made permanent.
- If a new card was issued to you during this process, please ensure you have activated it and destroyed your old card.
- We recommend reviewing your account statements regularly and updating your online banking passwords for added security.

We apologize for any inconvenience this matter may have caused. If you have any further questions regarding this resolution, please contact our Fraud Department at [Phone Number] or visit our website at [Website].

Sincerely,

[Your Name/Department]
[Financial Institution Name]