

[Date]

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

Re: Notice of Provisional Credit

Dear [Customer Name],

We are writing to inform you that we have received your claim regarding the following transaction(s):

- **Transaction Date:** [Date]
- **Transaction Amount:** \$[Amount]
- **Merchant Name:** [Merchant Name]
- **Claim Reference Number:** [Reference Number]

While we continue our investigation into this matter, we have placed a provisional credit in the amount of \$[Amount] into your account ending in [Last 4 Digits of Account Number]. This credit will be available for your use as of [Date].

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 If this occurs, we will notify you in writing before any funds are withdrawn.

If our investigation confirms that an error occurred, this credit will become permanent, and we will send you a final resolution letter.

No further action is required from you at this time. If we require additional information, we will contact you. If you have any questions, please contact our Dispute Department at [Phone Number] during regular business hours.

Sincerely,

[Name/Department]  
[Financial Institution Name]