

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

[Date]

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

RE: NOTICE OF REVERSAL OF PROVISIONAL CREDIT

Dear [Customer Name],

This letter is to inform you that we have completed our investigation regarding your claim of an unauthorized transaction or error filed on [Date Claim Filed] for the amount of \$[Amount].

Based on our findings, we have determined that no error occurred or that the transaction was valid for the following reason(s):

[Insert Brief Explanation/Reasoning]

As a result, the provisional credit previously issued to your account [Account Number ending in XXXX] on [Date Credit Issued] will be reversed. The amount of \$[Amount] will be debited from your account on [Date of Reversal].

Please ensure that sufficient funds are available in your account to cover this debit. We will honor checks, drafts, and similar instruments payable to third parties and drawn on your account for five (5) business days after this notice, but only to the extent that they would have been honored if the reversal had not occurred.

You have the right to request copies of the documents we relied upon during our investigation. If you wish to receive these documents or have any questions regarding this decision, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Sender Name/Signature]
[Title/Department]