

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

[Date]

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

RE: Notice of Investigation Results regarding Case #[Reference Number]

Dear [Customer Name],

This letter is to inform you that we have completed our investigation into the dispute you filed on [Date Dispute Filed] regarding the following transaction(s):

- Transaction Date: [Date]
- Transaction Amount: \$[Amount]
- Merchant/Description: [Description]

Investigation Outcome:

[Select one option below]

[Option 1: Error Confirmed]

Our investigation has determined that an error did occur. As a result, we have issued a permanent credit to your account in the amount of \$[Amount] on [Date]. Any associated fees or interest charges impacted by this error have also been reversed.

[Option 2: No Error Found]

Our investigation has determined that the transaction was processed correctly and no error occurred. The basis for our decision is: [Briefly state reason, e.g., signed receipt provided/authorized by device]. Any provisional credit previously applied to your account will be reversed on [Date].

[Option 3: Partial Error]

Our investigation confirmed a partial error. We have adjusted your account by \$[Amount] to reflect the corrected balance.

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

Sincerely,

[Name/Signature]

[Title]

[Bank Name]