

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

[Date]

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

Subject: Formal Dispute of Unrecognized Debit Card Transaction

To the Fraud Department,

I am writing to formally dispute an unauthorized transaction that appeared on my bank statement for the following account:

- **Account Holder Name:** [Your Name]
- **Account Number:** [Your Account Number]
- **Debit Card Number:** [Last 4 Digits of Card]

The details of the unrecognized transaction are as follows:

- **Transaction Date:** [Date of Transaction]
- **Merchant Name:** [Name as it appears on statement]
- **Transaction Amount:** \$[Amount]

I did not authorize this transaction, nor did anyone authorized to use my card make this purchase. My card is currently [in my possession / lost / stolen].

I request that you investigate this matter, reverse the charge, and credit the funds back to my account. Please also let me know if it is necessary to cancel this card and issue a replacement to prevent further unauthorized activity.

I have attached a copy of my statement with the disputed charge highlighted for your reference.

Please notify me in writing regarding the progress and outcome of your investigation. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]