

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

[Date]

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

RE: Formal Notice of Fraudulent Debit Card Transactions

Dear Fraud Department,

I am writing to formally dispute the following unauthorized transaction(s) on my debit card ending in [Last 4 Digits of Card Number] associated with my account number [Your Account Number].

I did not authorize, nor did I participate in, the following transaction(s):

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

I have possession of my card and believe my information was compromised. I am requesting that you investigate these charges, credit my account for the full amount, and issue a new debit card with a different number to prevent further unauthorized access.

Enclosed is a copy of my [Account Statement/Police Report/Identity Theft Affidavit] highlighting the fraudulent charges. Please notify me in writing regarding the progress and outcome of your investigation.

Sincerely,

[Your Signature]

[Your Printed Name]