

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

[Date]

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

Subject: Formal Dispute of Debit Card Transaction

Dear Billing Inquiry Department,

I am writing to formally dispute a transaction charged to my debit card account ending in [Last 4 Digits of Card Number]. I am requesting an investigation into this matter and a correction of my account balance.

The details of the disputed transaction are as follows:

- **Transaction Date:** [Date of charge]
- **Merchant Name:** [Name of merchant on statement]
- **Amount Disputed:** \$[Amount]
- **Transaction Reference Number:** [Reference number if available]

I am disputing this charge for the following reason:

[Choose one or describe your own: I did not authorize this charge / The amount charged is incorrect / I never received the goods or services / I canceled this subscription/service on Date]

Enclosed are copies of [receipts / cancellation confirmations / correspondence with the merchant] that support my claim. I have already attempted to resolve this directly with the merchant but was unsuccessful because [reason].

In accordance with the Electronic Fund Transfer Act, I look forward to your acknowledgment of this dispute and a timely resolution within the legal timeframe. Please credit my account for the disputed amount while the investigation is pending.

Sincerely,

[Your Signature]
[Your Printed Name]
[Account Number]