

[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]

Subject: Notice of Unauthorized Debit Card Transaction

Dear Customer Service Department,

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

- **Account Name:** [Name on Account]
- **Account Number:** [Full Account Number]
- **Debit Card Number:** [Last 4 Digits of Card]

The details of the unauthorized transaction(s) are as follows:

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

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

I am requesting that you investigate this matter, cancel the transaction, and credit the full amount of \$[Amount] back to my account. I have already contacted you by phone on [Date of call] to report this incident.

Please provide me with written confirmation once the investigation is complete and the funds have been restored. Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]