

[Date]

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

Subject: Notice of Provisional Credit Regarding Claim #[Claim Number]

Dear [Customer Name],

This letter is to inform you that we have received your report regarding unauthorized debit transactions on your account ending in [Last 4 Digits of Account Number].

While we continue our investigation into this matter, we have applied a provisional credit to your account in the amount of \$[Amount] as of [Date]. This credit allows you the use of these funds while we complete our review.

Please be advised of the following:

- This credit is temporary.
- Our investigation may take up to [Number] days to complete.
- If our investigation determines that the transactions were authorized or that no error occurred, we reserve the right to reverse this credit and remove the funds from your account.
- We will notify you in writing of our final decision.

If you have any additional information or documents that may assist us with this investigation, please provide them as soon as possible.

Thank you for your patience and for choosing [Financial Institution Name].

Sincerely,

[Name/Department]
[Financial Institution Name]
[Contact Phone Number]