

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Bank Name]
[Fraud Department/Claims Department]
[Bank Address]

Subject: Resolution Request for Unauthorized Debit Card Activity

To Whom It May Concern,

I am writing to formally dispute several unauthorized transactions on my debit card account ending in [Last 4 digits of card]. I did not authorize, nor did I participate in, the transactions listed below.

Transaction Details:

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

I first noticed these charges on [Date you noticed activity]. I have already taken the following steps:

- Reported the fraud via phone on [Date reported via phone] to [Name of representative, if known].
- Requested that the card be canceled and a replacement issued.

Under the Electronic Fund Transfer Act (Regulation E), I am requesting a full investigation into these charges. I also request that a provisional credit be applied to my account while the investigation is ongoing, and that these funds be permanently restored once the error is confirmed.

Attached are copies of my bank statement highlighting the fraudulent charges [and a copy of the police report, if applicable].

Please provide a written confirmation once this matter has been resolved. Thank you for your prompt attention to this security issue.

Sincerely,

[Your Signature]

[Your Printed Name]
[Account Number]