

[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: URGENT: Notice of Unauthorized Debit Card Activity

Dear Fraud Department,

I am writing to formally report unauthorized transactions on my debit card ending in [Last 4 Digits of Card Number] associated with my account number [Account Number].

I first noticed these unauthorized transactions on [Date you discovered the activity]. I have not authorized, nor did I receive any benefit from, the following charges:

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

As of [Date/Time], I have contacted your customer service department to deactivate this card. Please consider this letter a formal written notice of the dispute under the Electronic Fund Transfer Act (Regulation E).

I request that you investigate these transactions, provide a permanent credit to my account for the total amount of \$[Total Amount], and refund any overdraft or processing fees incurred as a result of these fraudulent charges.

Enclosed are copies of my bank statement highlighting the disputed transactions. Please notify me in writing of the results of your investigation and the steps taken to secure my account.

Sincerely,

[Your Signature]

[Your Printed Name]