

[Your Bank Name]
[Department Name]
[Address Line 1]
[City, State, Zip Code]
[Date]

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

Subject: Formal Apology Regarding ATM Transaction Error - Terminal #[Terminal ID]

Dear [Customer Name],

Please accept our sincerest apologies for the inconvenience you experienced on [Date of Incident] at our ATM located at [ATM Location/Address].

We have completed our investigation into your claim regarding the transaction where the requested amount of [Amount Requested] was not fully dispensed, despite your account being debited for the full total. Our records indicate that a mechanical malfunction occurred during the dispensing process.

We wish to inform you that we have taken the following actions:

- A corrective credit of [Amount] has been applied to your account [Account Number].
- Any associated transaction fees or overdraft charges resulting from this error have been waived or reversed.
- The ATM unit in question has been serviced to prevent further occurrences.

We value your business and understand how frustrating financial discrepancies can be. Thank you for your patience while we resolved this matter.

If you have further questions, please contact our customer service department at [Phone Number].

Sincerely,

[Your Name/Signature]
[Your Title]
[Your Bank Name]