

[Your Name]
[Co-Account Holder Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Bank or Financial Institution Name]
[Fraud/Dispute Department]
[Bank Address]
[City, State, Zip Code]

RE: Notice of Fraudulent Activity on Joint Account #[Account Number]

Dear Fraud Department,

We are writing to formally dispute several unauthorized transactions appearing on our joint account listed above. Neither [Co-Account Holder Name] nor I authorized these charges, nor did we receive any goods or services in connection with them.

The fraudulent transactions are as follows:

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

We believe these transactions are the result of [identity theft / a compromised debit card / unauthorized access]. Upon discovering these charges on [Date], we immediately [called the bank to freeze the account/changed passwords].

Enclosed are copies of [the police report/affidavit/supporting documents] regarding this matter. Please investigate these transactions and credit our account for the total amount of \$[Total Disputed Amount]. Additionally, please provide us with a written confirmation once the investigation is complete and our account is secured.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]

[Co-Account Holder Signature]

[Co-Account Holder Printed Name]

Enclosures: [List any attached documents, e.g., Police Report, Account Statement]