

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Financial Institution Name]
[Fraud Department or Customer Service]
[Address]
[City, State, Zip Code]

Subject: Inquiry Regarding Unusual Transaction Activity on Account #[Your Account Number]

Dear Customer Service Team,

I am writing to formally inquire about several transactions on my account that I do not recognize. Upon reviewing my recent statement dated [Date of Statement], I identified activity that appears to be unauthorized.

The specific transactions in question are listed below:

- **Date:** [Date] | **Merchant:** [Merchant Name] | **Amount:** [Amount]
- **Date:** [Date] | **Merchant:** [Merchant Name] | **Amount:** [Amount]
- **Date:** [Date] | **Merchant:** [Merchant Name] | **Amount:** [Amount]

I did not authorize these charges, nor did I or anyone with access to my account make these purchases. I am requesting that you investigate these transactions immediately.

Pending the results of your investigation, I request that you:

1. Place a temporary hold or freeze on my account to prevent further unauthorized activity.
2. Reverse the disputed charges and credit the funds back to my account.
3. Issue a new account number or debit/credit card if necessary.

Please provide me with a written confirmation once the investigation has started and notify me of the final outcome. I am available at [Your Phone Number] if you require further information.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]