

**[Your Name]**

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

**[Date]**

**[Financial Institution Name]**

[Billing Inquiries/Error Resolution Department]

[Institution Address]

[City, State, Zip Code]

**RE: Formal Notice of Error - Electronic Fund Transfer Act (Regulation E)**

To Whom It May Concern,

I am writing to formally notify [Name of Financial Institution] of an error regarding my account, number [Your Account Number], pursuant to the Electronic Fund Transfer Act and Regulation E.

I believe an error occurred involving the following transaction(s):

- **Date of Transaction:** [Date]
- **Amount of Transaction:** \$[Amount]
- **Description of Transaction:** [Description as it appears on statement]
- **Transaction Type:** [ATM Withdrawal / Debit Card Purchase / ACH Transfer / etc.]

**Description of Error:**

[Explain why you believe it is an error, e.g., I did not authorize this charge / The amount charged is incorrect / I did not receive the funds from the ATM.]

Under the provisions of Regulation E, I understand that you must acknowledge this notice and investigate the matter within 10 business days (or 20 business days for new accounts). If the investigation takes longer, you are required to provisionally credit my account for the amount in dispute while you complete your investigation.

Please investigate this matter and correct the error promptly. I request that you provide me with a written explanation of your findings and confirmation once the funds have been restored to my account.

Sincerely,

[Your Signature]

[Your Printed Name]