

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]
[Date]

[Name of Contact Person/Department - e.g., Executive Appeals Unit]
[Financial Institution Name]
[Mailing Address]
[City, State, Zip Code]

RE: FORMAL ESCALATED GRIEVANCE

Claim Number: [Reference Number]

Account Number: [Last 4 Digits of Account]

Subject: Inadequate Resolution of Identity Theft Fraud Claim

Dear [Name of Recipient or Department Head],

I am writing to formally escalate my grievance regarding the handling of my identity theft fraud claim, which was recently [denied / unsatisfactorily resolved] on [Date of Denial Letter]. I am dissatisfied with the outcome of the initial investigation as it failed to account for the evidence provided regarding the unauthorized activity on my account.

On [Date you first reported fraud], I notified your institution of [Number of transactions] fraudulent transactions totaling \$[Amount]. These charges were not authorized by me, and I have provided the following documentation to support my claim:

- Identity Theft Report / Police Report (Report #[Number])
- FTC Identity Theft Affidavit
- Evidence of my physical location at the time of the transactions
- [List any other documents, e.g., copies of forged signatures]

Despite this, your institution's response stated [Briefly mention their reason for denial]. I believe this conclusion is erroneous and does not fulfill your obligations under the Electronic Fund Transfer Act (Regulation E) or the Fair Credit Billing Act.

I am requesting a formal secondary review of this claim by your executive office or senior fraud management team. Please provide a detailed explanation of the specific evidence used to deny my claim, along with copies of all documents and records relied upon during your investigation as required by law.

Failure to resolve this matter and credit my account within [Number, e.g., 10] business days will result in further action, including filing formal complaints with the Consumer Financial Protection Bureau (CFPB), the Office of the Comptroller of the Currency (OCC), and my State Attorney General's office.

I look forward to your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

[List of attached documents]