

[Financial Institution Name]
[Department Name]
[Address]
[City, State, Zip Code]

[Date]

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

RE: Notice of Provisional Credit Revocation

Dear [Customer Name],

We are writing to inform you regarding the formal conclusion of our investigation into the transaction dispute you submitted on [Date of Dispute Submission] regarding [Transaction Description/Merchant Name] in the amount of \$[Amount].

On [Date Credit Applied], a provisional credit of \$[Amount] was applied to your account [Account Number ending in XXXX] while we conducted our investigation. Based on the evidence gathered, we have determined that the transaction was [valid / authorized / corrected by the merchant].

As a result, we are revoking the provisional credit. On [Date of Withdrawal], the amount of \$[Amount] will be debited from your account.

Please ensure that sufficient funds are available in your account to cover this debit to avoid any potential overdraft fees. We will continue to honor checks and preauthorized transfers made using the provisional credit for five (5) business days following this notification.

You have the right to request copies of the documents we relied upon during our investigation. If you have any questions or wish to request these documents, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Name/Signature]
[Title]
[Financial Institution Name]