

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Notice of Finalized Credit - Fraud Investigation Findings

Dear [Customer Name],

We are writing to inform you that we have completed our investigation into the unauthorized transactions you reported on [Date Claim Filed] involving your account ending in [Last 4 Digits of Account Number].

Based on our findings, we have determined that the transactions listed below were indeed fraudulent and unauthorized:

- [Transaction Date] - [Merchant Name] - [Amount]
- [Transaction Date] - [Merchant Name] - [Amount]

Investigation Result:

The provisional credit issued to your account on [Date Credit Issued] in the amount of \$[Total Amount] has now been made permanent. No further action is required from your side regarding this claim. Any interest or fees incurred as a direct result of these unauthorized transactions have also been adjusted.

To ensure the ongoing security of your account, we recommend that you continue to monitor your statements and notify us immediately of any suspicious activity.

If you have any questions regarding this decision, please contact our Fraud Department at [Phone Number] or visit your local branch.

Sincerely,

[Name/Department]

[Financial Institution Name]