

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

[Date]

[Bank Name]
[Dispute Department Address]
[City, State, Zip Code]

RE: Notice of Intent to Reverse Provisional Credit

Account Number: [Your Account Number]

Claim/Reference Number: [Case Number]

Dear Dispute Department,

I am writing in response to your notice dated [Date of Bank's Letter] regarding the reversal of the provisional credit in the amount of \$[Amount] previously applied to my account on [Date Credit was Issued].

The original dispute concerns an ATM transaction that occurred on [Date of Transaction] at [Location/ATM ID] for the amount of \$[Transaction Amount]. I am formally contesting the reversal of this credit because the dispute remains unresolved from my perspective for the following reasons:

- [Reason 1: e.g., The ATM failed to dispense the cash but the amount was deducted.]
- [Reason 2: e.g., I have not received a copy of the documentation or video footage used to deny my claim.]
- [Reason 3: e.g., The bank's findings do not align with the receipt I possess.]

Pursuant to the Electronic Fund Transfer Act (Regulation E), I request a complete copy of all documents, logs, and evidence your institution relied upon to conclude that the transaction was valid. Please do not finalize the reversal of these funds until I have had the opportunity to review this evidence and provide a rebuttal.

I have attached [List any evidence, like a receipt or police report] to support my claim. I look forward to a prompt resolution and the permanent restoration of the credit to my account.

Sincerely,

[Your Signature]

[Your Printed Name]