

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notice of Provisional Credit Regarding Case #[Reference Number]

Dear [Customer Name],

We are writing to inform you that we have received your report dated [Date of Report] regarding unauthorized transactions on your account ending in [Last 4 Digits of Card], resulting from a stolen card.

While we continue our investigation into this matter, we have applied a provisional credit to your account in the amount of \$[Amount] as of [Date]. This credit allows you access to these funds while we complete our review of the disputed transactions.

Please note that this credit is temporary. If our investigation determines that the transactions were authorized or that no error occurred, this provisional credit will be reversed, and the funds will be deducted from your account balance. We will notify you in writing of our final decision within [Number of Days] days.

If you have any further information regarding this claim, please contact our Fraud Department at [Phone Number] between the hours of [Operating Hours].

Sincerely,

[Bank/Company Name]

[Department Name]

[Contact Information]