

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

[Date]

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

RE: Assurance of Zero Liability Protection for Account [Last 4 Digits of Account Number]

To Whom It May Concern,

I am writing to formally request written assurance regarding the Zero Liability Protection policy associated with my account, following the unauthorized transactions I reported on [Date].

As per the terms of our agreement and your institution's stated policies, I understand that cardholders are protected against unauthorized use of their accounts. Since I have fulfilled my responsibility to report the suspicious activity promptly and have not acted with gross negligence, I am requesting confirmation of the following:

- That my account is covered under the Zero Liability policy.
- That I will not be held responsible for the unauthorized charges totaling \$[Amount].
- That any provisional credits issued during the investigation will be made permanent upon closure of the case.

Please provide this assurance in writing within [Number] business days. Attached is a copy of the transaction list identifying the specific unauthorized items for your reference.

Thank you for your prompt attention to this security matter.

Sincerely,

[Your Signature]

[Your Printed Name]