

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

[Date]

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

RE: Notice of Improper Dispute Handling and Demand for Resolution

Account Number: [Your Account Number]

Claim Reference Number: [Reference Number from Previous Dispute]

Dear Fraud Department,

I am writing to formally protest the mishandling of my recent fraud dispute regarding unauthorized transactions totaling \$[Total Amount]. On [Date of Original Dispute], I notified your institution of these fraudulent charges, yet my claim was [denied/closed without proper investigation/improperly resolved].

I am disputing the outcome of this investigation for the following reasons:

- [Reason 1: e.g., The bank failed to consider the police report provided.]
- [Reason 2: e.g., I was not in the geographic location where the transaction occurred.]
- [Reason 3: e.g., The signature on the receipt does not match my own.]

Under the Electronic Fund Transfer Act (Regulation E) or the Fair Credit Billing Act (as applicable), you are required to conduct a reasonable and thorough investigation. I believe the previous investigation was insufficient. Attached are additional documents supporting my claim, including [List attachments like Police Reports, Affidavits, or Receipts].

I demand that you reopen this investigation and provide a provisional credit to my account immediately. Please provide a written explanation of your findings and copies of all documents relied upon in your previous decision within [10-30] business days.

Failure to resolve this matter correctly may result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and the Office of the Comptroller of the Currency (OCC).

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures:

[List of supporting documents]