

**[Date]**

**[Customer Name]**

**[Customer Address]**

**[City, State, Zip Code]**

**Subject: Notice of Provisional Credit**

Dear **[Customer Name]**,

We are writing to inform you that we have received your claim regarding the disputed transaction(s) listed below:

- **Transaction Date:** [Date]
- **Transaction Amount:** \$[Amount]
- **Merchant Name:** [Merchant Name]
- **Claim Number:** [Claim Number]

While we continue our investigation into this matter, we have applied a provisional credit in the amount of **[\$Amount]** to your account ending in **[Last 4 Digits of Account]**. This credit was made available on **[Date Credit Applied]**.

Please note that this credit is temporary. If our investigation determines that the transaction was valid or authorized, we reserve the right to reverse this credit and remove the funds from your account. We will notify you in writing of our final decision within **[Number of Days]** business days.

No further action is required from you at this time. If you have any questions, please contact our Customer Service department at **[Phone Number]**.

Sincerely,

**[Your Name/Department]**

**[Financial Institution Name]**