

[Your Name]  
[Your Address]  
[Your Phone Number]  
[Your Email Address]

[Date]

[Bank or Credit Card Company Name]  
[Billing Inquiries Department Address]  
[City, State, Zip Code]

**Subject: Dispute of Fraudulent Transaction(s) - Account Number: [Your Account Number]**

Dear Customer Service Department,

I am writing to formally dispute the following unauthorized transaction(s) appearing on my account statement dated [Date of Statement]:

- [Merchant Name] - [Transaction Date] - [Amount]
- [Merchant Name] - [Transaction Date] - [Amount]

I did not authorize these transactions, nor did I or anyone authorized to use my account make these purchases. This is a case of identity theft or fraudulent activity. I have already [taken actions, e.g., canceled the card/changed my password].

Please investigate this matter and credit my account for the total amount of [Total Amount of Disputed Transactions]. I have attached a copy of my statement with the fraudulent items circled for your reference.

I request that you provide me with a written confirmation once the investigation is complete and my account has been adjusted. Thank you for your prompt attention to this security issue.

Sincerely,

[Your Signature]

[Your Printed Name]

Enclosures: Copy of Statement, [Police Report Number, if applicable]