

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

[Date]

[Bank Name]
[Department Name, e.g., Billing Error Department]
[Bank Address]
[Bank City, State, Zip Code]

RE: Notice of Error - Electronic Funds Transfer Investigation Request

Dear Customer Service Department,

I am writing to formally notify [Bank Name] of an error regarding an electronic funds transfer involving my account. I am requesting a formal investigation into this matter as provided under the Electronic Fund Transfer Act and Regulation E.

Account Information:

Account Name: [Your Name as it appears on account]
Account Number: [Your Account Number]

Transaction Details:

Date of Transaction: [Date]
Amount of Transaction: \$[Dollar Amount]
Transaction Type: [e.g., ATM Withdrawal, Point of Sale Purchase, ACH Transfer]

Description of Error:

[Describe the error clearly. For example: I did not authorize this transaction / The amount charged is incorrect / I did not receive the cash from the ATM.]

I believe this is an error because [provide a brief explanation of why you are disputing the charge].

Please investigate this error and correct my account as soon as possible. I understand that the law requires you to acknowledge this report, investigate the claim within 10 business days, and notify me of the results. If the investigation takes longer, I expect a provisional credit to my account for the amount in question while the investigation continues.

Attached are copies of [mention any receipts, statements, or documentation] that support my claim.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]