

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Notice of Investigation Results - Claim Number: [Claim Number]

Dear [Customer Name],

We have completed our investigation regarding the Electronic Funds Transfer (EFT) error claim you submitted on [Date of Claim] regarding the transaction(s) listed below:

- Transaction Date: [Date]
- Transaction Amount: \$[Amount]
- Merchant/Description: [Merchant Name]

Based on our review, we have determined that no error occurred. Our investigation concluded that the transaction(s) was/were authorized because [Insert specific reason, e.g., the transaction was completed using your secure PIN / the signature matches our records / GPS data confirms location].

Status of Funds:

[Select one option and delete the other]

Option 1: As no error was found, no credit will be applied to your account.

Option 2: A provisional credit was previously issued to your account on [Date]. We will withdraw this credit from your account on [Date of Withdrawal]. Please ensure sufficient funds are available to cover this adjustment.

Your Right to Documentation:

You have the right to request and inspect the documents we relied upon during our investigation. If you would like to receive copies of these materials, please contact us at [Phone Number] or write to us at the address provided below.

If you have any questions regarding this decision, please contact our Dispute Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Representative Name/Department]

[Financial Institution Name]

[Contact Address]