

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Final Decision Regarding Electronic Funds Transfer Error Claim

Claim Number: [Insert Claim Number]

Dear [Customer Name],

We have completed our investigation into the error you reported on [Date] regarding the following transaction:

- Transaction Date: [Date]
- Transaction Amount: \$[Amount]
- Transaction Description: [Description]

Our Findings:

[Option A: Error Occurred] Our investigation confirmed that an error did occur. As a result, we have made the provisional credit issued on [Date] permanent. No further action is required on your part.

[Option B: No Error Occurred] Our investigation concluded that no error occurred. The transaction was found to be [authorized/correctly processed] because [provide specific reason based on evidence].

Action Taken:

[If No Error Occurred] Because we determined that no error occurred, the provisional credit of \$[Amount] placed in your account on [Date] will be withdrawn on [Date of Withdrawal]. Please ensure that your account has sufficient funds to cover this adjustment.

Your Right to Review Documentation:

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

If you have any questions regarding this decision, please contact our Customer Service Department at [Phone Number].

Sincerely,

[Name/Department]

[Financial Institution Name]