

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

[Date]

[Bank or Financial Institution Name]  
[Billing Inquiries Department]  
[Address]  
[City, State, Zip Code]

**Subject: Formal Dispute of Unauthorized Electronic Funds Transfer**

Dear Customer Service Department,

I am writing to formally dispute an unauthorized electronic funds transfer (EFT) appearing on my account. I did not authorize this transaction, nor did anyone acting on my behalf.

The details of the unauthorized transaction are as follows:

- **Account Number:** [Your Account Number]
- **Transaction Date:** [Date of Transaction]
- **Transaction Amount:** \$[Amount]
- **Merchant/Description:** [Name of merchant or description from statement]

I discovered this unauthorized activity on [Date you noticed the error]. I am requesting that you investigate this matter, credit my account for the full amount of the unauthorized transfer, and provide me with a written summary of your findings.

I have also [attached/enclosed] a copy of my account statement highlighting the disputed transaction. Please notify me if you require any additional information to process this claim.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]