

Date: [Insert Date]

To: [Customer Name]

Address: [Customer Address]

Account Number: [Insert Account Number]

**RE: WARNING REGARDING FRAUDULENT REVERSAL OF BANK FEES**

Dear [Customer Name],

This letter serves as a formal warning regarding recent activity on your account. Our records indicate that on [Date], you initiated a dispute/reversal request for bank fees totaling [Amount] associated with [Description of Transaction/Fee].

Following a comprehensive internal investigation, we have determined that these fees were validly assessed according to the terms and conditions of your account agreement. The justification provided for the reversal has been identified as inaccurate or intentionally misleading.

Please be advised that the intentional reversal of legitimate fees is considered a fraudulent action and a violation of your banking agreement. As a result, the following actions have been taken:

- The reversed amount of [Amount] has been debited back to your account.
- A reversal administrative fee of [Amount] has been applied.
- A formal note of this incident has been placed in your permanent customer file.

We demand that you cease any further attempts to reverse legitimate charges. Any future instances of fraudulent reversals or disputes may lead to further disciplinary action, including the immediate closure of all your accounts with [Bank Name] and reporting the incident to relevant credit bureaus or legal authorities.

If you believe there has been an error in our assessment, you may contact our Compliance Department at [Phone Number] or [Email Address] within [Number] business days.

Sincerely,

[Authorized Signatory Name]

[Title]

[Bank Name]