Monday, November 16, 2020

Financial Institution Name

Address

City, State, ZIP

Re: Account No. XXXX XXXX XXXX XXXX

My Name Last 4 SSN: XXXX DOB: XX/XX/XXXX

UNAUTHORIZED CHARGE DISPUTE AND REPORT OF SUSPECTED IDENTITY THEFT

Dear Financial Institution,

Your records of my Debit Card account indicate that I made a $YYY ATM withdrawal in Durham, North Carolina on September 1, 2020. This is not true. I did not make any such withdrawal nor did I authorize anyone else to do so. I believe that this account was the result of identity theft.

I never made these charges or received any benefit from them. I hereby demand that you immediately return ALL of my $YYYY. This has caused me to become delinquent on my utility bills and furniture loan. I also request that you send me written confirmation once you have complied with this request. This is very alarming to me and I fully expect you to do everything in your power to help me resolve this issue and bring the person who made these charges to justice.

Thank you in advance for your cooperation.

My Name

Address

City, State, ZIP