

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

Subject: Dispute of Bank Statement Charges

Dear [Bank Representative's Name],

I am writing to formally dispute charges listed on my recent bank statement dated [insert date of statement]. The account number associated with this statement is [insert account number].

The specific transaction(s) I wish to dispute are:

1. [Date of Transaction] - [Description of Transaction] - Amount:  
\$[Amount]

2. [Date of Transaction] - [Description of Transaction] - Amount:  
\$[Amount]

I believe these charges are erroneous because [briefly explain the reason for dispute, e.g., unauthorized transaction, billing error, etc.]. Please find attached copies of relevant documentation supporting my claim, including [list attachments, if any, e.g., receipts, previous statements, correspondence].

I would appreciate your prompt investigation into this matter and a resolution regarding the disputed charges. I look forward to hearing from you soon.

Thank you for your attention to this issue.

Sincerely,

[Your Signature (if sending a hard copy)]  
[Your Printed Name]