

[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Email Address]  
[Phone Number]  
[Date]  
[Bank's Name]  
[Bank's Address]  
[City, State, ZIP Code]

Subject: Dispute Resolution - Account Number [Your Account Number]

Dear [Bank's Customer Service Department/Specific Contact Name],  
I am writing to formally dispute a transaction that appears on my account statement for the period ending [Statement Date]. The details of the disputed transaction are as follows:

- Transaction Date: [Date of the Transaction]
- Transaction Amount: [Amount]
- Merchant Name: [Merchant Name]
- Description: [Brief Description of Transaction]

I believe this transaction is erroneous due to [state reasons, e.g., it was not authorized, the amount was incorrect, etc.]. I have attached relevant documentation for your review, including [mention any attached documents such as receipts, statements, or correspondence].

I kindly request that you investigate this matter and provide a resolution. Please confirm receipt of this letter and let me know the steps that will be taken to resolve this dispute. I look forward to your prompt response and resolution of this issue.

Thank you for your attention to this matter.

Sincerely,

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