[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

Customer Service

FNB Credit Card

[Bank's Address]

[City, State, Zip Code]

Subject: Billing Error Dispute for Account No: [Your Account Number]
Dear Customer Service,

I am writing to formally dispute a billing error in my recent FNB Credit Card statement dated [Statement Date]. Upon reviewing my account, I noticed the following discrepancy:

- Transaction Date: [Transaction Date]
- Transaction Amount: [Incorrect Amount]
- Description of Transaction: [Description]

I believe this charge is incorrect due to [briefly explain reason for dispute]. I kindly request a review of this transaction and a correction to my account.

Enclosed are copies of my statement and any relevant documentation supporting my claim.

Thank you for your prompt attention to this matter. I look forward to your response.

Sincerely,

[Your Name]