

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

Customer Service
FNB Credit Card Services
[Bank Address]
[City, State, Zip Code]

Subject: Dispute of Charges on Credit Card Account #[Your Account Number]

Dear Customer Service,

I am writing to formally dispute a charge on my FNB credit card account.
The details of the disputed charge are as follows:

- **Transaction Date:** [Transaction Date]
- **Transaction Amount:** [Transaction Amount]
- **Merchant Name:** [Merchant Name]
- **Description of Dispute:** [Explain the reason for the dispute, e.g., unauthorized charge, incorrect amount, etc.]

I have enclosed copies of relevant documents, including my billing statement and any receipts, to support my claim.

I request that you investigate this matter and take the necessary steps to resolve it. Please confirm receipt of this letter and inform me of the progress of my dispute.

Thank you for your attention to this matter.

Sincerely,

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