

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

Vystar Credit Union

[Address of Vystar Credit Union]
[City, State, ZIP Code]

Subject: Dispute Over Charges on Account [Your Account Number]

Dear Vystar Customer Service,

I hope this message finds you well. I am writing to formally dispute certain charges on my account [Your Account Number]. I have reviewed my recent statements and noticed the following discrepancies:

- [List the charge with date, amount, and description]
- [List the charge with date, amount, and description]
- [List the charge with date, amount, and description]

I believe these charges are inaccurate due to [briefly explain your reason for dispute]. I kindly ask you to investigate these charges and provide clarification or a reversal where appropriate.

Attached to this letter, you will find copies of relevant documents, including my account statement and any other supporting documents to assist with resolving this matter.

I appreciate your attention to this issue and look forward to your prompt response. Should you need any further information from my side, please do not hesitate to reach out.

Thank you for your time.

Sincerely,

[Your Name]