

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

Customer Service Department
VyStar Credit Union
[Branch Address or PO Box]
[City, State, ZIP Code]

Subject: Transactional Dispute - [Transaction Date/Reference Number]

Dear VyStar Customer Service,

I am writing to formally dispute a transaction that occurred on my account ([Your Account Number]) on [Transaction Date]. The details of the transaction are as follows:

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

I believe this transaction is erroneous for the following reason(s):

[Clearly state your reason for the dispute. Include any relevant details or supporting evidence.]

I kindly request that you investigate this matter and provide a resolution at your earliest convenience. I have attached any supporting documentation relevant to this dispute for your review.

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

Sincerely,

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