

[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: Transaction Dispute

Dear Vystar Credit Union Dispute Resolution Team,

I am writing to formally dispute a transaction that appears on my account statement. Below are the details of the transaction in question:

- **Account Holder Name:** [Your Name]
- **Account Number:** [Your Account Number]
- **Transaction Date:** [Date of the Transaction]
- **Transaction Amount:** [\$ Amount]
- **Merchant Name:** [Name of the Merchant]
- **Transaction Reference Number:** [Reference Number, if applicable]

The reason for this dispute is [brief explanation of the reason, e.g., unauthorized transaction, incorrect amount, etc.]. I have attached any supporting documents, such as receipts or correspondence, related to this dispute for your review.

Please investigate this matter and provide me with a written response regarding the outcome of your investigation. I would appreciate your prompt attention to this issue, as I would like to resolve it as soon as possible.

Thank you for your assistance.

Sincerely,

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