

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

ZFC Bank
[Bank Address]
[City, State, Zip Code]

Subject: Dispute of Unauthorized Transaction

Dear [Customer Service Department/Specific Name if known],
I am writing to formally dispute a transaction on my bank account with ZFC Bank. The details of the transaction are as follows:

- **Account Holder Name:** [Your Name]
- **Account Number:** [Your Account Number]
- **Transaction Date:** [Date of Transaction]
- **Transaction Amount:** [Transaction Amount]
- **Transaction Description:** [Description from Statement]

I believe this transaction is unauthorized due to [brief explanation of why you believe the transaction is incorrect, e.g., "I did not make this purchase" or "The amount charged is incorrect"].

I kindly request your investigation into this matter and the reversal of the unauthorized charge. Attached are copies of any relevant documents, including my account statement highlighting the disputed transaction. Please confirm receipt of this letter and keep me updated on the status of my dispute.

Thank you for your prompt attention to this matter.

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