

[Your Law Firm Name]
[Attorney Name]
[Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Financial Institution Name]
[Fraud/Dispute Department Address]
[City, State, Zip Code]

RE: Letter of Representation and Notice of Unauthorized Charge Dispute

Client Name: [Client Full Name]
Account Number (Last 4 digits): [XXXX]
Transaction Date: [Date of Charge]
Transaction Amount: \$[0.00]

To Whom It May Concern,

Please be advised that this office represents [Client Name] regarding the unauthorized charge(s) listed above. Attached to this letter, please find the signed Authorization to Represent form.

My client formally disputes the aforementioned transaction(s) on the grounds that they were not authorized, initiated, or consented to by my client. My client has confirmed that they did not receive any goods or services in exchange for this charge, nor did they provide their account information to the merchant involved.

Pursuant to the Fair Credit Billing Act (FCBA) and/or Electronic Fund Transfer Act (Regulation E), we request that you:

- Immediately investigate this unauthorized transaction.
- Suspend any interest or fees associated with the disputed amount during the investigation.
- Issue a provisional or permanent credit to the account for the full amount of the dispute.
- Provide all documentation or evidence used to validate the charge if the dispute is denied.

Please direct all future correspondence regarding this matter to my office at the address provided above. We look forward to a prompt resolution of this dispute within the timeframes mandated by law.

Sincerely,

[Attorney Signature]

[Attorney Name]

[Law Firm Name]

Enclosures: [Authorization to Represent, Account Statements, Evidence of Fraud]