

Name: _____
Address: _____
City/State/Zip: _____
Email Address: _____
Phone number: _____
Date: _____

Name of Bank/Debit Card Provider: _____
Account#: _____

Subject: Dispute of Credit Card Charges for Services Not Rendered

Dear Dispute Department,

I am writing to formally dispute the following charge(s) on my credit card account:

- Charge Date(s): _____
- Amount: \$ _____
- Merchant (Credit Repair Company Name): _____

I am disputing this charge under the provisions of Regulation E and the Electronic Fund Transfer Act (EFTA). The disputed charge is for credit repair services that were not rendered. Despite my attempts to resolve this issue directly with the merchant, they have failed to provide the services promised.

Regulation E, which implements the EFTA, provides consumer protections for unauthorized and incorrect electronic fund transfers. According to 12 CFR § 1005.11, as a consumer, I am entitled to dispute errors and unauthorized transactions within 60 days from the date the statement containing the error was transmitted. However, an exception to this rule applies to transactions involving services not rendered, as detailed in the official commentary to Regulation E. Specifically, if a consumer has not received goods or services for which they were billed, the 60-day limit does not necessarily apply, provided the consumer disputes the charge within a reasonable time after discovering the issue.

Enclosed are the following supporting documents:

1. A copy of my credit card statement highlighting the disputed charge.
2. A copy of my correspondence with the merchant attempting to resolve the issue.
3. Any other relevant documentation that supports my claim.

Please investigate this matter and correct the error by crediting my account for the disputed amount. In accordance with Regulation E, I request a provisional credit be issued to my account while you conduct your investigation.

Please confirm receipt of this dispute letter and provide me with an update on the status of your investigation. All correspondence should be sent to me at the address above.

Thank you for your prompt attention to this matter.

Sincerely,

Enclosures:

- Copy of Credit Card Statement
- Correspondence with Merchant
- Additional Supporting Documentation