

Sample

September 23, 2009

When I logged-in to view my checking account transactional data on the Westminster Federal Credit Union's website I noticed several transactions which I did not directly make or authorize. These transactions were made at a variety of businesses in New Jersey using my debit card including Wal-Mart, K-Mart, Wawa, Checker Auto Parts, and several other businesses. This is obviously not accurate as one can see from viewing the account history as there are charges on the same debit card being made in Colorado at the same time. I have since called the credit union and instructed them to cancel my Visa debit card. The account will remain open for deposits at this time.

I contacted the credit union for a list of outstanding transactions and was informed that in addition to the aforementioned charges above there are several more still outstanding. So far the amount that has been fraudulently extorted from my account is \$805.74. I have attempted to contact the companies and request a refund; however, due to the level of ambiguity in the bank ledger it is impossible to narrow it down to which stores actually allowed these charges to be made. Below is an itemized list of the charges that have been made against my debit card that were not authorized by me:

DATE/TIME	LOCATION	AMOUNT
9/20/2009 @ 3:28:28	Wal-Mart NJ Deptford	\$355.35
9/20/2009 @ 5:38:38	Shoprite of Laurel Hill, NJ	\$100.00
9/20/2009 @ 9:23:58	Checkers NJ Glassboro	\$18.14
9/20/2009 @ 13:20:41	Shoprite Laurel Hill, NJ	\$4.03
9/20/2009 @ 22:45:36	Sonoco SVC Stati NJ	\$8.31
9/20/2009 @ 22:58:48	K-Mart NJ Deptford	\$311.98
9/21/2009 @ 15:56:05	Wawa #416 NJ Sicklerville	\$.99
9/21/2009 @ 15:56:45	Wawa #416 NJ Sicklerville	\$6.94
TOTAL		\$805.74

I appreciate your help in resolving this matter as quickly and painlessly as possible. Please do not hesitate to contact me at the number below with any questions or need for further clarification.

All the best,