**📨 Instructions for Using Your Free Bank Fraud Refund Letter**

**From The Cardoza Law Corporation | We Sue Banks. We Help People Get Their Money Back.**

Hey—
If you're reading this, chances are something pretty awful has happened: money has gone missing from your bank account, and now your bank is refusing to give it back. That is **NOT OKAY**, and I want you to know three things up front:

1. **You're not crazy.**
2. **You're not alone.**
3. **You're not powerless.**

This free letter was written by a real attorney (me) who **sues banks for a living**, especially when they break the rules laid out in the **Electronic Fund Transfer Act (EFTA)**—the federal law that protects people like you from fraud and unauthorized transfers.

**✅ Step-by-Step Instructions**

**1. STOP – And write down everything you can remember so far.**

If you’re here, you’ve probably already called or gone into your local branch! Grab a pad or make a voice note about everyone you talked to about what and when and what they said. It will be the best money you ever spent if this letter doesn’t work!

**2. Review the Letter**

Fill in the missing details in the dispute letter:

* Your name and address
* The date
* Your account number
* The name and address of your bank

👉 If you’re unsure where to send it, look for your bank’s “Dispute Resolution” address—it’s usually on your bank statement or online under “Contact Us.”

**3. Send the Letter by Certified Mail**

**Sending by certified mail is non-negotiable.** It’s how you prove the bank got your letter—and when.

**Option A: Send from Your Computer**

You can do this 100% online. Use a service like:

* [www.mailform.io](https://www.mailform.io)

OR

* <https://www.certifiedmaillabels.com/>

OR

* [www.usps.com](https://www.usps.com) (click “Send Mail,” then “Certified Mail”)
Follow their steps to upload the letter, enter the bank’s address, and pay to send it.

**Option B: Send from the Post Office**

1. Print out your letter
2. Go to your local post office
3. Ask to send it **“Certified Mail with Return Receipt Requested”**
4. Keep your receipt and the green postcard (that’s your proof!)

**4. Make a Copy for Your Records**

Scan it, take a photo, or keep a digital copy—whatever works for you. Just make sure you save:

* A copy of the letter you sent
* Your certified mail receipt
* The delivery confirmation or green postcard

**5. Mark Your Calendar**

You’re giving your bank **14 days** to respond and do the right thing.
🗓 Mark that deadline. Set a reminder. You're on a legal clock now.

**💥 What If the Bank Still Refuses?**

If you haven’t heard anything **positive** within 14 days of mailing your letter—or if your bank gives you the runaround—**that’s your signal to contact my law firm**.

This isn’t a bluff letter.
This isn’t just “trying your best.”
This is a **serious federal dispute**, and the bank knows it.

The **amount of money** at stake **doesn’t matter**!

And if they still don’t treat you fairly, **that’s where we come in.** We’ll take a real look at your situation and let you know what your options are. If we can help you get your money back (plus damages and our legal fees), we will.

You can reach us at:
📞 (855) 982-2400
🌐 [www.cardozalawcorp.com](https://www.cardozalawcorp.com)

**You Deserve Better**

I know how upsetting this is. I know what it feels like when your bank turns its back on you. This letter is the start of taking back your power, and you are doing the right thing.

Keep going. You’ve got this.

— **Mike Cardoza, Esq.**
Founder, The Cardoza Law Corporation

**[Your Full Name]**
[Your Address]
[City, State ZIP Code]
[Email Address]
[Phone Number]

**Date:** [Insert Date]

**Certified Mail: [Insert Certified Mail Number]**
**To:**
[Bank Name]
[Bank Dispute Resolution Address]
[City, State ZIP Code]

**RE: URGENT DISPUTE – UNAUTHORIZED ELECTRONIC FUND TRANSFERS**

Dear Dispute Resolution Department,

I am writing to formally dispute one or more unauthorized electronic fund transfers that were made from my personal bank account [Insert Account Number] in violation of the Electronic Fund Transfer Act (EFTA), 15 U.S.C. § 1693 et seq. I have previously reported these transactions to your institution, and I am dismayed that my claim was denied.

Under the EFTA:

* I am **not liable** for unauthorized electronic fund transfers if I notified the bank within the timeframes required by law.
* Your institution was **required to investigate my dispute within 10 business days**, and either resolve it or provisionally credit my account during the investigation (15 U.S.C. § 1693f).
* If your investigation exceeded 10 business days, you were required to provisionally recredit my account so I would have full access to the disputed funds.
* If your investigation found no error, you were required to provide a written explanation and copies of any documentation relied upon in making your decision (15 U.S.C. § 1693f(d)).
* **You are not permitted to simply accuse me** of making the transfers myself without clear, reasonable evidence (15 U.S.C. § 1693g(b)).

I demand that you reopen this dispute, re-investigate the unauthorized transactions, and promptly recredit my account for the full amount, including any associated fees. This letter is a second notice of dispute under 15 U.S.C. § 1693f(a). If you do not reverse your decision within 14 days of receiving this letter, I will consider your continued denial a willful violation of federal law and may escalate this matter to include legal action.

Please note that under 15 U.S.C. § 1693m, consumers are entitled to **actual damages**, **statutory damages**, and **attorneys’ fees** when banks fail to comply with their obligations under the EFTA.

A copy of this letter has been retained for my records, and I am sending it by certified mail for proof of delivery.

Sincerely,
**[Your Name]**